

Search Report from Ginger R. DeMille

? tl5/4/all

15/4/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- \*Image available\*

AA- 2003-624376/200359|

TI- System and method for making payment with electronic money by using  
**credit card** processing terminal|

PA- CHUNG C I (CHUN-I)|

AU- <INVENTORS> CHUNG C I|

NC- 001|

NP- 001|

PN- KR 2003037954 A 20030516 KR 200169320 A 20011107 200359.B|

AN- <LOCAL> KR 200169320 A 20011107|

AN- <PR> KR 200169320 A 20011107|

LA- KR 2003037954(1)|

AB- <PN> KR 2003037954 A|

AB- <NV> NOVELTY - An electronic money payment system and a method for the same are provided to enable a user to pay for a commodity or a service with electronic money by using a **credit card** processing terminal installed at an **affiliated** store.|

AB- <BASIC> DETAILED DESCRIPTION - A user requests an issue of electronic money over an online network or an offline media(S1). An electronic money issuing organization requests the user to deposit money into a mother account(S2), and if the user deposits money into the mother account(S3), the organization issues electronic money linked with a debit card(S4). The debit card, offered to an **affiliated** store by the user in order to pay for a commodity or a service, is read in a **credit card** processing terminal, and then the read data is **transmitted** to the electronic **money** issuing company via a VAN(Value Added Network) for the authentication of the debit card(S6, S7). The electronic money issuing company performs an authentication procedure, and transmits the authentication result to the **credit card** processing terminal(S8). If the debit card is normally authenticated, the payment amount data is **transmitted** to the electronic **money** issuing organization(S9). Then the organization approves an automatic **transfer** of **money** from the mother account to a personal account of the user within a balance range of the mother account, and transmits the approval result to the **credit card** processing terminal(S10).  
pp; 1 DwgNo 1/10|

DE- <TITLE TERMS> SYSTEM; METHOD; PAY; ELECTRONIC; MONEY; CREDIT; CARD;  
PROCESS; TERMINAL|

DC- T01; T05|

IC- <MAIN> G06F-017/60|

MC- <EPI> T01-N01A1; T05-L02|

FS- EPI||

15/4/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- \*Image available\*

AA- 2003-466163/200344|

XR- <XRPX> N03-370794|

TI- Petty cash disbursement system has several subordinate purchasing cards linked to master or other subordinate purchasing card, so that any purchasing card authorizes **movement** of **funds** to other card having

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link to authorizing card|  
PA- ADLER S (ADLE-I); LEVENSON J (LEVE-I)|  
AU- <INVENTORS> ADLER S; LEVENSON J|  
NC- 100|  
NP- 002|  
PN- US 20030028492 A1 20030206 US 2001921629 A 20010803 200344 B|  
PN- WO 200314868 A2 20030220 WO 2002US24206 A 20020731 200344|  
AN- <LOCAL> US 2001921629 A 20010803; WO 2002US24206 A 20020731|  
AN- <PR> US 2001921629 A 20010803|  
FD- WO 200314868 A2 G06F-000/00  
    <DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR  
    CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG  
    KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT  
    RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW  
    <DS> (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE  
    IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW|  
LA- US 20030028492(16); WO 200314868(E)|  
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ  
    DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR  
    KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU  
    SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW|  
DS- <REGIONAL> AT; BE; BG; CH; CY; CZ; DE; DK; EA; EE; ES; FI; FR; GB; GH;  
    GM; GR; IE; IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SK; SL; SZ;  
    TR; TZ; UG; ZM; ZW|  
AB- <PN> US 20030028492 A1|  
AB- <NV> NOVELTY - Several subordinate purchasing cards are linked either  
    to a master purchasing card linked to a bank **account** or to other  
    **subordinate** purchasing cards in the link structure so that any one of  
    the purchasing cards authorize the **transfer** of **money** from its  
    **account** to any **subordinate** purchasing card, having link with the  
    authorizing purchase card.|  
AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included  
    for a petty cash payment method.  
        USE - Petty cash disbursement system.  
        ADVANTAGE - Performs disbursement of petty cash amount using cards.  
        Enables user to request funds from their superior through computer  
        instead of using the cumbersome paper forms, thereby reducing time  
        spent in traveling to accounts office. Enables any authorized account  
        holder to view their account status and that of sub-ordinates easily.  
        Eliminates the need for double entry of all data by downloading current  
        condition of company account.  
        DESCRIPTION OF DRAWING(S) - The figure shows the functional block  
        diagram of a petty cash disbursement system.  
        pp; 16 DwgNo 2/8|  
DE- <TITLE TERMS> CASH; SYSTEM; SUBORDINATE; PURCHASE; CARD; LINK; MASTER;  
    SUBORDINATE; PURCHASE; CARD; SO; PURCHASE; CARD; AUTHORISE; MOVEMENT;  
    FUND; CARD; LINK; AUTHORISE; CARD|  
DC- T01; T05|  
IC- <MAIN> G06F-000/00; G06F-017/60|  
MC- <EPI> T01-N01A1; T05-H02C3; T05-L02|  
FS- EPI||

15/4/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- \*Image available\*

AA- 2003-382175/200336|

XR- <XRPX> N03-305298|

TI- **Transferring money** without existing account by creating accounts

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and allocating PINs to **transfer money** via ATM network|  
PA- WERTHER E R (WERT-I)|  
AU- <INVENTORS> WERTHER E R|  
NC- 087|  
NP- 002|  
PN- WO 200336435 A2 20030501 WO 2002US34389 A 20021025 200336 B|  
PN- US 20030080185 A1 20030501 US 200136078 A 20011026 200340|  
AN- <LOCAL> WO 2002US34389 A 20021025; US 200136078 A 20011026|  
AN- <PR> US 200136078 A 20011026|  
FD- WO 200336435 A2 G06F-000/00  
<DS> (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
UA UG UZ VN YU ZW  
<DS> (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE  
IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW|  
LA- WO 200336435(E<PG> 45)|  
DS- <NATIONAL> AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI  
GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV  
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG  
UZ VN YU ZW|  
DS- <REGIONAL> AT; BE; BG; CH; CY; CZ; DE; DK; EA; EE; ES; FI; FR; GB; GH;  
GM; GR; IE; IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SK; SL; SZ;  
TR; TZ; UG; ZM; ZW|  
AB- <PN> WO 200336435 A2|  
AB- <NV> NOVELTY - Method consists in creating a transferor primary account  
coupled to a financial network of ATMs, creating a transferee **account**  
which is a **sub - account** of the primary one, depositing funds into  
the primary account for immediate use, **transferring** part of the  
**funds** to the **transferee** account and creating a transferee account  
access card and PIN so that the transferee can withdraw the  
**transferred funds** from any access point in the network using the  
card and PIN. Accounts are assigned during on- or off-line  
registration.|  
AB- <BASIC> DETAILED DESCRIPTION - There is an INDEPENDENT CLAIM for a  
system for **transferring money** without using a **credit card** or  
bank account.  
USE - Method is for electronic transmission of currency.  
ADVANTAGE - Method is for **transmitting money** using ATMs without  
the need for a **bank** or **credit card** account.  
DESCRIPTION OF DRAWING(S) - The figure shows a **money transfer**  
system.  
pp; 45 DwgNo 1/5|  
DE- <TITLE TERMS> TRANSFER; MONEY; EXIST; ACCOUNT; ACCOUNT; ALLOCATE; PIN;  
TRANSFER; MONEY; ATM; NETWORK|  
DC- T01; T05; W01|  
IC- <MAIN> G06F-000/00; G06K-005/00|  
MC- <EPI> T01-N01A1; T05-L02; T05-L03C1; W01-C05B3C|  
FS- EPI||

15/4/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
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IM- \*Image available\*  
AA- 2003-264524/200326|  
TI- On - line electronic commerce model|  
PA- BAEK S J (BAEK-I); SHIM H E (SHIM-I)|  
AU- <INVENTORS> BAEK S J; SHIM H E|

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NC- 001|  
NP- 001|  
PN- KR 2002090747 A 20021205 KR 200129748 A 20010529 200326 B|  
AN- <LOCAL> KR 200129748 A 20010529|  
AN- <PR> KR 200129748 A 20010529|  
LA- KR 2002090747(1)|  
AB- <PN> KR 2002090747 A|  
AB- <NV> NOVELTY - An **on - line** EC(Electric **Commerce**) model is provided to increase a profit by removing load of the logistics and the payment confirmation through the cooperation with each retail shop on the off-line.|  
AB- <BASIC> DETAILED DESCRIPTION - The on-line EC model includes a main server(MS) of a main operator, a client server(CS) of an affiliated businessman connecting to the main server through the Internet(I), a POS(Point Of Sale) main body(P) connecting to the client server, and an output tool such as a printer. The main server and the client server include an operation program(OP), a transaction database(TD), a communication program(PT) and a **control** program(CP). The goods of the **affiliated** businessman are registered to a **web site** of a commercial transaction mall operated on the main server. The order details of a buying customer on the **web site** are informed to the **affiliated** businessman selected by the buying customer through an order sheet or an on-line notice. The affiliated businessman carries out the payment while carrying out a delivery. The payment information is transmitted and managed by the main operator.  
pp; 1 DwgNo 1/10|  
DE- <TITLE TERMS> LINE; ELECTRONIC; MODEL|  
DC- T01|  
IC- <MAIN> G06F-017/60|  
MC- <EPI> T01-J05A; T01-N01A2A|  
FS- EPI||

15/4/5 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
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IM- \*Image available\*  
AA- 2003-207723/200320|  
TI- Method for member collection and consumer marketing using multi-stage system|  
PA- FREE PASS NET CO LTD (FREE-N); RA H C (RAHC-I)|  
AU- <INVENTORS> RA H C|  
NC- 001|  
NP- 001|  
PN- KR 2002083022 A 20021101 KR 200122280 A 20010425 200320 B|  
AN- <LOCAL> KR 200122280 A 20010425|  
AN- <PR> KR 200122280 A 20010425|  
LA- KR 2002083022(1)|  
AB- <PN> KR 2002083022 A|  
AB- <NV> NOVELTY - A method for a member collection and a consumer marketing using a multi-stage system is provided to secure substantial members by collecting members through a multi-stage method, receiving a partial portion of a selling amount of money, and supplying a predetermined point and a charity whenever a member buyer purchases a commodity or uses various charged services using a **credit card**.|  
AB- <BASIC> DETAILED DESCRIPTION - A user joins to a membership of a member managing server, writes a recommender, and requests an issue of a **credit card** (S2). A server manages members as a tree structure or an on-line community structure for meaning a correlation of the upper member and the lower member(S3). The server requests an issue of a

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**credit card** to a **credit card** company(S4), and the **credit card** company issues and delivers a card if the member has not a reasons for disqualification(S5). If a commodity is purchased by the issued the card(S6), the **credit card** company transmits a partial portion of a selling amount and information of a buyer member(S7). The server searches a database and supplies a partial or the entire portion of a profit to the upper level member as a point(S8). Each member receives a commodity purchase or various kinds of services of an **affiliated** company using collected points(S9). The server **transmits cash** corresponded to a purchase point of the member buyer to the **affiliated** company and subtracts the collected points of the member(S10). A partial mileage out of the collected points of the member is donated to a charity and subtracts a predetermined point from points of the member.

pp; 1 DwgNo 1/10|

DE- <TITLE TERMS> METHOD; MEMBER; COLLECT; CONSUME; MARKET; MULTI; STAGE; SYSTEM|

DC- T01; T05|

IC- <MAIN> G06F-017/60|

MC- <EPI> T01-J05A; T05-H02C3|

FS- EPI||

15/4/6 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- \*Image available\*

AA- 2003-195536/200319|

TI- System and method for encashing mileage point|

PA- IT ENTERTAIN CO LTD (ITEN-N)|

AU- <INVENTORS> CHOI G|

NC- 001|

NP- 001|

PM- KR 2002081766 A 20021030 KR 200121131 A 20010419 200319 B|

AN- <LOCAL> KR 200121131 A 20010419|

AN- <PR> KR 200121131 A 20010419|

LA- KR 2002081766(1)|

AB- <PN> KR 2002081766 A|

AB- <NV> NOVELTY - A milage point encashment system and method is provided to encash a milage point generated or accumulated via a **credit card**, a membership card or an integrated card over an online network.|

AB- <BASIC> DETAILED DESCRIPTION - The system comprises a card processing terminal(12), a main server(14), a database server(16), a database(18), a plurality of card data management servers(A1-An), and a plurality of card information management databases(B1-Bn). The card processing terminal(12), installed at an **affiliated** store and connected to the main server(14) over the internet, enables a client to pay a commodity with point cards(CD1-CD3) and to encash accumulated milage points for paying the commodity. The main server(14) processes an encashment of the milage point based on a **cash exchange** unit determined under an agreement with the card companies. The database server(16) requests a reference of a milage point of a card to be processed at the **affiliated** store, and requests a point subtraction request and a payment approval to the card data management servers(A1-An) of the card company via a VAN or a leased line. The database(18) stores data on the card companies, and the point subtraction data resulted from the payment of a commodity with the milage point. The card data management servers(A1-An) offer accumulated milage point to the database server, and process the point subtraction according to a request of payment of

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a commodity with the milage point. The card information management databases (B1-Bn) **store card** member data, accumulated milage point data, **affiliated** store data, payment data processed with the milage point, and point subtraction data.

pp; 1 DwgNo 1/10|

DE- <TITLE TERMS> SYSTEM; METHOD; MILE; POINT|  
DC- T01; T05|  
IC- <MAIN> G06F-017/60|  
MC- <EPI> T01-J05A; T01-N01A; T05-H02C3|  
FS- EPI||

15/4/7 (Item 7 from file: 350)

DIALOG(R) File 350:Derwent WPIX  
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IM- \*Image available\*

AA- 2003-156329/200315|

XR- <XRPX> N03-123416|

TI- Club manager in **e - commerce** system provides value token based on benefits provided by affiliate, which is cryptographically signed to create credential|

PA- DANNEELS G D (DANN-I); NEE P A (NEEP-I); TSAI J (TSAI-I)|

AU- <INVENTORS> DANNEELS G D; NEE P A; TSAI J|

NC- 001|

NP- 001|

PN- US 20020161591 A1 20021031 US 99447912 A 19991123 200315 B|

AN- <LOCAL> US 99447912 A 19991123|

AN- <PR> US 99447912 A 19991123|

LA- US 20020161591(11)|

AB- <PN> US 20020161591 A1|

AB- <NV> NOVELTY - A club manager (20) comprising a web site, registers an user as a club member. A credential creation function creates a value token based on the benefits (35) provided by an affiliate (30) of the club manager. The token is cryptographically signed to create a credential communicated to one of the affiliate for fulfillment of the benefits such as prize, discount on products and services, free goods and services.|

AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Affiliate in **e - commerce** system;
- (2) **E - commerce** system;
- (3) Method of allowing user to obtain a benefit;
- (4) Method of providing benefit to a member; and
- (5) Method of obtaining a benefit.

USE - Club manager in **e - commerce** system, computer system.

ADVANTAGE - Provides a system for passing value token between **affiliated web sites** so that the user gain the benefit of promotional discount or special offer from one of the **affiliated web sites**.

DESCRIPTION OF DRAWING(S) - The figure shows a diagram illustrating an **e - commerce** system.

Club manager (20)

Affiliate (30)

Benefits (35)

pp; 11 DwgNo 1/4|

DE- <TITLE TERMS> CLUB; MANAGE; SYSTEM; VALUE; TOKEN; BASED; BENEFICIAL;  
SIGN|  
DC- T01|  
IC- <MAIN> G06F-017/60|

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MC- <EPI> T01-N01A2A; T01-N01A2C; T01-N01A2D; T01-N02B1B|  
FS- EPI||

15/4/8 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
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IM- \*Image available\*  
AA- 2003-153279/200315|  
XR- <XRPX> N03-121398|  
TI- Automatic **cash** dealing system **transfers cash** between prime contractor and sub-contractor by enabling input of **cash transfer** message and reply message|  
PA- HITACHI LTD (HITA )|  
NC- 001|  
NP- 001|  
PN- JP 2003006711 A 20030110 JP 2001194076 A 20010627 200315 B|  
AN- <LOCAL> JP 2001194076 A 20010627|  
AN- <PR> JP 2001194076 A 20010627|  
LA- JP 2003006711(10)|  
AB- <PN> JP 2003006711 A|  
AB- <NV> NOVELTY - A prime contractor (10) establishes the main **account** (210) and **sub - account** (211) and inputs **cash transfer** message for **transferring cash** from **sub - account** to a sub-contractor (11). the sub-contractor withdraws the cash by inputting replying message to the prime contractor.|  
AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for automatic cash dealing method.  
USE - Automatic cash dealing system.  
ADVANTAGE - Communication between the prime and sub-contractors is improved by enabling input of messages in convenient format.  
DESCRIPTION OF DRAWING(S) - The figure shows the operation sequence of the automatic cash dealing method. (Drawing includes non-English language text).  
Prime contractor (10)  
Sub-contractor (11)  
Main account (210)  
**Sub - account** (211)  
pp; 10 DwgNo 1/7|  
DE- <TITLE TERMS> AUTOMATIC; CASH; DEAL; SYSTEM; TRANSFER; CASH; PRIME; CONTRACT; SUB; CONTRACT; ENABLE; INPUT; CASH; TRANSFER; MESSAGE; REPLY; MESSAGE|  
DC- T01; T05|  
IC- <MAIN> G07D-009/00|  
IC- <ADDITIONAL> G06F-017/60; G07F-019/00|  
MC- <EPI> T01-J05A1; T01-J05A2B; T01-N01A1; T01-N01A2A; T05-H; T05-H08C; T05-K01; T05-K02; T05-L03|  
FS- EPI||

15/4/9 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2003-136807/200313|  
TI- Method for controlling purchase settlement by using mobile terminal|  
PA- KIM G T (KIMG-I); OH C J (OHCJ-I)|  
AU- <INVENTORS> KIM G T; OH C J|  
NC- 001|

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NP- 001|  
PN- KR 2002065805 A 20020814 KR 20015992 A 20010207 200313 B|  
AN- <LOCAL> KR 20015992 A 20010207|  
AN- <PR> KR 20015992 A 20010207|  
LA- KR 2002065805(1)|  
AB- <PN> KR 2002065805 A|  
AB- <NV> NOVELTY - A purchase settlement control method is provided to enable a user to purchase electronic money, to update the number of the electronic money whenever the user buys a commodity or enjoys a service with the electronic money at an **affiliated** store, online or offline so that it can prevent an illegal sale at the **affiliated** store and allow the user to easily manage remaining money at the mobile terminal.  
|  
AB- <BASIC> DETAILED DESCRIPTION - The method comprises steps of a user accessing an ARS(Automatic Response System) of an electronic money management server via a telephone, or a web site of the electronic money management server over the internet for requesting purchase of the electronic money(S10), the user paying for the electronic money by a cash remittance, a **credit card** or an EFT(Electronic Fund Transfer)(S12), the server checking the payment and receiving the payment message from a bank(S14), the server checking if the number of an electronic money is designated for the user in advance, in a case that the number of an electronic money is designated for the user in advance, the server adding a newly purchased electronic money to a remaining amount while giving a new number to the added electronic **money**, and **transmitting** the new number to a mobile terminal, and in a case that the number of an electronic money is not designated, giving a new number to the newly purchased electronic **money** and **transmitting** the new number to a mobile terminal(S16), the server transmitting a message of an electronic money purchase result and a payable money amount to the mobile terminal(S18, S20), and the user making a usage registration of the purchased electronic money(S22).  
pp; 1 DwgNo 1/10|  
DE- <TITLE TERMS> METHOD; CONTROL; PURCHASE; SETTLE; MOBILE; TERMINAL|  
DC- T01; T05; W01|  
IC- <MAIN> G06F-017/60|  
MC- <EPI> T01-J05A; T01-N01A; T05-L02; W01-C05B3C|  
FS- EPI||

15/4/10 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
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IM- \*Image available\*  
AA- 2003-051823/200305|  
XR- <XRPX> N03-041122|  
TI- Money management system in financial institution, judges whether to transfer deposit held at **sub - account** to main **account**, by comparing remittance cost and minimum balance|  
PA- GE CAPITAL LEASING KK (GENE )|  
NC- 001|  
NP- 001|  
PN- JP 2002288439 A 20021004 JP 200184333 A 20010323 200305 B|  
AN- <LOCAL> JP 200184333 A 20010323|  
AN- <PR> JP 200184333 A 20010323|  
LA- JP 2002288439(9)|  
AB- <PN> JP 2002288439 A|  
AB- <NV> NOVELTY - A processor calculates the minimum balance based on deposit balance information and payment schedule information on each



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**sub - account** . A judgment unit (20) judges whether to transfer the deposit currently held at **sub - account** to the main **account** by comparing the remittance cost and minimum balance. A remittance controller (40) controls the **transfer** of **money** to the main account based on the judgment result. |

AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Money management method; and
- (2) Money management control program.

USE - Money management system in financial institutions.

ADVANTAGE - The deposit balance is estimated efficiently and accurately and the burden of the operator engaged in money management is reduced. The rapid and exact money management is realized.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of the money management system. (Drawing includes non-English language text).

Judgment unit (20)

Remittance controller (40)

pp; 9 DwgNo 1/5 |

DE- <TITLE TERMS> MONEY; MANAGEMENT; SYSTEM; FINANCIAL; INSTITUTION; JUDGEMENT; TRANSFER; DEPOSIT; HELD; SUB; ACCOUNT; MAIN; ACCOUNT; COMPARE; COST; MINIMUM; BALANCE |

DC- T01 |

IC- <MAIN> G06F-017/60 |

MC- <EPI> T01-J05A1 |

FS- EPI | |

15/4/11 (Item 11 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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IM- \*Image available\*

AA- 2003-036841/200303 |

TI- Method for synchronizing finance management software for mobile phone with web database based on intelligent personalized account |

PA- HWANG B S (HWAN-I) |

AU- <INVENTORS> HWANG B S |

NC- 001 |

NP- 001 |

PN- KR 2002054302 A 20020706 KR 200233427 A 20020614 200303 B |

AN- <LOCAL> KR 200233427 A 20020614 |

AN- <PR> KR 200233427 A 20020614 |

LA- KR 2002054302(1) |

AB- <PN> KR 2002054302 A |

AB- <NV> NOVELTY - A personalized finance management software synchronization method is provided to implement an integrated personalized finance management on a mobile terminal, i.e. a mobile phone or a PDA, synchronized with a web database, for managing financial information, stock information, usage of **credit card**, a housekeeping book, or payment of bill. |

AB- <BASIC> DETAILED DESCRIPTION - The method comprises steps of enabling a user to input current cash usage data on a mobile terminal, transmitting the input data to a web database over a mobile communication network, storing the input data at the web database, synchronizing the web database with servers of finance related companies, i.e. a bank or a **credit card** company, and enabling the user to inquire integrated finance data of the web database. The web database manages the **cash** usage data **transmitted** by the mobile terminal, and also manages the finance data of the user by connecting to the servers of the finance related companies which the user is **affiliated** with. So the web database can offer current asset data,

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cash incomings and outgoings, estimated finance data or others to the mobile terminal of the user.

pp; 1 DwgNo 1/10|

DE- <TITLE TERMS> METHOD; SYNCHRONISATION; FINANCIAL; MANAGEMENT; SOFTWARE; MOBILE; TELEPHONE; WEB; DATABASE; BASED; INTELLIGENCE; PERSON; ACCOUNT|

DC- T01|

IC- <MAIN> G06F-019/00|

MC- <EPI> T01-J|

FS- EPI||

15/4/12 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 2002-684465/200274|

XR- <XRPX> N02-540362|

TI- Incentive provision method for user accessing websites, involves offering valuable incentive in exchange of user information and providing incentive to user based on user response of offer acceptance|

PA- INT BUSINESS MACHINES CORP (IBM C )|

AU- <INVENTORS> ANANTHANARAYANAN R; GUPTA M|

NC- 002|

NP- 002|

PN- GB 2368686 A 20020508 GB 200113678 A 20010606 200274 B|

PN- CA 2346614 A1 20011220 CA 2346614 A 20010507 200274|

AN- <LOCAL> GB 200113678 A 20010606; CA 2346614 A 20010507|

AN- <PR> US 2000597626 A 20000620|

LA- GB 2368686(26); CA 2346614(E)|

AB- <PN> GB 2368686 A|

AB- <NV> NOVELTY - A valuable incentive comprising convertible points **dependent** on revenue derivable by **website** from user information is offered to a user in exchange for valuable user information. A response for offer is received from user. The incentive is provided conditionally or unconditionally to user based on received user response of conditional or unconditional acceptance of offer.|

AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

(1) Incentive provision apparatus; and

(2) Incentive provision program product.

USE - For providing incentive to user accessing websites in **electronic commerce** environment.

ADVANTAGE - The provision of the valuable incentive proportional to revenue earned on use or sale of user information, to the user through Internet, attracts new users and retains existing users, thereby building user rapport and relationship so as to develop an extensive databank.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram illustrating the process of producing a databank.

pp; 26 DwgNo 1/5|

DE- <TITLE TERMS> PROVISION; METHOD; USER; ACCESS; OFFER; VALUABLE; EXCHANGE; USER; INFORMATION; USER; BASED; USER; RESPOND; OFFER; ACCEPT|

DC- T01|

IC- <MAIN> G06F-017/60|

IC- <ADDITIONAL> H04L-012/16|

MC- <EPI> T01-N01A2C; T01-S03|

FS- EPI||

15/4/13 (Item 13 from file: 350)

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DIALOG(R) File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2002-676780/200273|  
XR- <XRPX> N02-535003|  
TI- Credential authorization system e.g. for mobile phones, comprises a user interface device which is capable of communicating with a remote station, and a computer to reduce the risk of fraudulent use of a security credential|  
PA- HEWLETT-PACKARD CO (HEWP )|  
AU- <INVENTORS> HARRISON K A|  
NC- 001|  
NP- 001|  
PN- GB 2372368 A 20020821 GB 20014137 A 20010220 200273 B|  
AN- <LOCAL> GB 20014137 A 20010220|  
AN- <PR> GB 20014137 A 20010220|  
LA- GB 2372368(12)|  
AB- <PN> GB 2372368 A|  
AB- <NV> NOVELTY - System (1) user interface (3), a mobile phone, communicates with remote station (7), an electronic **funds transfer** point of sale unit (11). Remote station transmits information to computer about use of **credit card** for computer response. Response is **dependent** on information transmitted to computer to determine if intervention by person controlling provision of authorization for use of **credit card** is required by way of user interface device (3) and if intervention is required then what intervention is required.|  
AB- <BASIC> DETAILED DESCRIPTION - The computer may prompt the user to enter a predetermined input on the user interface device (3) which signifies whether the user wishes to authorize the use of the credential. The credential may be used for performing financial transactions, the course taken by the computer may be **dependent** at least in part on the monetary value of a pending transaction. The computer may be part of the user interface device (3).  
INDEPENDENT CLAIM included for the following:  
(a) method of authorizing  
USE - For mobile phones.  
ADVANTAGE - Controls the use of credentials, such as **credit cards**. In the case of a **credit card** or debit card which has been unwittingly lost or stolen, the owner of the card will advantageously be notified of pending fraudulent transactions and be able to deny authorization for such.  
DESCRIPTION OF DRAWING(S) - The diagram shows the system  
.remote station (7)  
communicating network (5)  
pp; 12 DwgNo 1/2|  
DE- <TITLE TERMS> AUTHORISE; SYSTEM; MOBILE; TELEPHONE; COMPRISE; USER; INTERFACE; DEVICE; CAPABLE; COMMUNICATE; REMOTE; STATION; COMPUTER; REDUCE; RISK; FRAUD; SECURE|  
DC- T01; T05; W01|  
IC- <MAIN> G07F-007/10|  
IC- <ADDITIONAL> G06F-017/60; G07C-009/00|  
MC- <EPI> T01-N01A1; T05-H02C3; W01-A05B; W01-C01D3C; W01-C01D3D|  
FS- EPI||

15/4/14 (Item 14 from file: 350)

DIALOG(R) File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

1115-Oct-0303:27 PM

Search Report from Ginger R. DeMille

AA- 2002-640142/200269|  
XR- <XRPX> N02-506046|  
TI- Credit account establishing system for **internet shopping**, notifies recognition of credit usage to customer by examining customer ID|  
PA- JCB KK (JCBJ-N)|  
NC- 001|  
NP- 001|  
PN- JP 2002230287 A 20020816 JP 200126553 A 20010202 200269 B|  
AN- <LOCAL> JP 200126553 A 20010202|  
AN- <PR> JP 200126553 A 20010202|  
LA- JP 2002230287(4)|  
AB- <PN> JP 2002230287 A|  
AB- <NV> NOVELTY - The purchase order of goods selected by a customer (10) by accessing **website** of an **affiliated** store (30) of a credit firm (40), is transmitted to the firm along with the customer ID and the payment mode. The customer ID examined by the credit firm and recognition of credit usage, are notified to the customer.|  
AB- <BASIC> USE - For **internet shopping**.  
ADVANTAGE - Enables simultaneous establishment of credit account during shopping, by saving time and effort of the affiliated store and also enables reclaiming of new account efficiently.  
DESCRIPTION OF DRAWING(S) - The figure shows the credit account establishing system. (Drawing includes non-English language text).  
Customer (10)  
Affiliated store (30)  
Credit firm (40)  
pp; 4 DwgNo 1/2|  
DE- <TITLE TERMS> CREDIT; ACCOUNT; ESTABLISH; SYSTEM; SHOPPING; NOTIFICATION; RECOGNISE; CREDIT; CUSTOMER; CUSTOMER; ID|  
DC- T01|  
IC- <MAIN> G06F-017/60|  
MC- <EPI> T01-J05A2|  
FS- EPI||

15/4/15 (Item 15 from file: 350)

DIALOG(R) File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2002-605546/200265|  
TI- B2b method through guarantees for affiliated stores|  
PA- DREAM COMPUTER LAND JIN JU LTD (DREA-N)|  
AU- <INVENTORS> KIM G J|  
NC- 001|  
NP- 001|  
PN- KR 2002020473 A 20020315 KR 200053648 A 20000909 200265 B|  
AN- <LOCAL> KR 200053648 A 20000909|  
AN- <PR> KR 200053648 A 20000909|  
LA- KR 2002020473(1)|  
AB- <PN> KR 2002020473 A|  
AB- <NV> NOVELTY - A B2B(Business to Business) method through guarantees for affiliated stores is provided to secure the purchase money as a user borrows and uses some of the money through an operator's guarantees.|  
AB- <BASIC> DETAILED DESCRIPTION - An operator(<http://www.digidream.co.kr>) secures a plurality of affiliated stores as member and operates a **shopping mall web site**. An **affiliated** store becomes a member of the operator's shopping mall site and makes a contract for ordering and settlement. The affiliated store accesses the shopping mall site, selects desired goods, and places an order. A financial institution

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makes a contract with the operator and the affiliated store and makes a loan to the affiliated store under the operator's guarantees. A supplier makes a contract with the operator, supplies relevant goods to the affiliated store according to the operator's order, and receives the price of the goods from the operator every fixed date.

pp; 1 DwgNo 1/10|

DE- <TITLE TERMS> METHOD; THROUGH; GUARANTEE; STORAGE|

DC- T01|

IC- <MAIN> G06F-017/60|

MC- <EPI> T01-J05A|

FS- EPI||

15/4/16 (Item 16 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 2002-589840/200263|

XR- <XRPX> N02-468069|

TI- **Money transfer** method involves providing encoded deposit ticket which identifies account associated with managing company at U.S. bank and **sub - account** associated with potential transferor, to transferor  
|

PA- ALLRED D H (ALLR-I)|

AU- <INVENTORS> ALLRED D H|

NC- 001|

NP- 001|

PN- US 20020077971 A1 20020620 US 2000738357 A 20001216 200263 B|

AN- <LOCAL> US 2000738357 A 20001216|

AN- <PR> US 2000738357 A 20001216|

LA- US 20020077971(9)|

AB- <PN> US 20020077971 A1|

AB- <NV> NOVELTY - An encoded deposit ticket (100) which identifies an account associated with a managing company at a U.S. bank and a **sub - account** associated with a potential transferor, is provided to the transferor to deposit at a branch of the U.S. bank. For each deposit, the corresponding foreign currency is deposited into an account of designated transferee in the foreign country.|

AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for **money transfer** system.

USE - For **transferring money** from U.S. bank to foreign country.

ADVANTAGE - Eliminates the need for a U.S. depository to own a U.S. bank account, and high fees associated with international wire transfers. The possibility of human error in routing the transfer is virtually eliminated through the use of encoded deposit ticket. The deposit transaction require no dialog with the attending bank teller, which enables non-English speaking depositors to conveniently utilize the system.

DESCRIPTION OF DRAWING(S) - The figure shows the encoded deposit slit.

Encoded deposit ticket (100)

pp; 9 DwgNo 1/2|

DE- <TITLE TERMS> MONEY; TRANSFER; METHOD; ENCODE; DEPOSIT; TICKET; IDENTIFY; ACCOUNT; ASSOCIATE; MANAGE; COMPANY; BANK; SUB; ACCOUNT; ASSOCIATE; POTENTIAL|

DC- T01; T05|

IC- <MAIN> G06F-017/60|

MC- <EPI> T01-J05A1; T01-N01A1; T01-N01A2A; T05-C01; T05-H02C5X; T05-L02|

FS- EPI||

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15/4/17 (Item 17 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 2002-563768/200260|

TI- Method for affiliating **electronic commerce** service|

PA- NEXTAR COMMUNICATIONS (NEXT-N)|

AU- <INVENTORS> CHOI J S; HWANG S J; OH G N|

NC- 001|

NP- 001|

PN- KR 2002015557 A 20020228 KR 200048696 A 20000822 200260 B|

AN- <LOCAL> KR 200048696 A 20000822|

AN- <PR> KR 200048696 A 20000822|

LA- KR 2002015557(1)|

AB- <PN> KR 2002015557 A|

AB- <NV> NOVELTY - A method for affiliating the **e - commerce** service is provided to increase outstandingly the sales of the **e - commerce** by building an affiliated store, and to offer the client better service.|

AB- <BASIC> DETAILED DESCRIPTION - The client accesses an **affiliated web site** through the internet(32). The client selects the product sales among contents of the **affiliated web site** (34). The client refers a product catalog and orders the desired product through a DB server(36,38). The payment is completed by offering the calculation data of every **affiliated web site** to a sales processor(40).

pp; 1 DwgNo 1/10|

DE- <TITLE TERMS> METHOD; ELECTRONIC; SERVICE|

DC- T01|

IC- <MAIN> G06F-017/60|

MC- <EPI> T01-J05A|

FS- EPI||

15/4/18 (Item 18 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 2002-527783/200256|

XR- <XRPX> N02-417803|

TI- Financial transfer device for telecommunications network subscribers has account managing device debiting one subscriber **account** and crediting other subscriber **account dependent** on transmitted text messages|

PA- MOBILKOM AUSTRIA & CO AG KG (MOBI-N)|

AU- <INVENTORS> BRANDL R; PETER B|

NC- 098|

NP- 003|

PN- WO 200245037 A2 20020606 WO 2001AT375 A 20011128 200256 B|

PN- EP 1215637 A2 20020619 EP 2001890116 A 20010419 200256

PN- AU 200220339 A 20020611 AU 200220339 A 20011128 200264|

AN- <LOCAL> WO 2001AT375 A 20011128; EP 2001890116 A 20010419; AU 200220339 A 20011128|

AN- <PR> AT 2000U876 U 20001129|

FD- WO 200245037 A2 G07F-019/00

<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR  
CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG  
KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU

Search Report from Ginger R. DeMille

SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS  
LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW  
FD- EP 1215637 A2 G07F-019/00  
<DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV  
MC MK NL PT RO SE SI TR  
FD- AU 200220339 A G07F-019/00 Based on patent WO 200245037|  
LA- WO 200245037(G<PG> 19); EP 1215637(G)|  
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ  
DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR  
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE  
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW|  
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;  
IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZM;  
ZW; AL; LI; LT; LV; MK; RO; SI|  
AB- <PN> WO 200245037 A2|  
AB- <NV> NOVELTY - The financial transfer device has an account managing  
device (18), for managing the accounts of the telecommunications  
network subscribers (A,B), coupled to a text message detection device  
(17), monitoring the text messages (14,14') passing through a text  
messaging center (12) of the mobile radio network (2) incorporated in  
the telecommunications network (1), for debiting the account of one  
subscriber and crediting the account of the other subscriber.|  
AB- <BASIC> DETAILED DESCRIPTION - Also included are INDEPENDENT CLAIMS for  
the following:  
    (a) a financial transfer method;  
    (b) a computer program for a financial transfer method  
    USE - The device is used for providing a financial transfer between  
2 subscribers of a telecommunications network incorporating a mobile  
radio network with a text messaging center.  
    ADVANTAGE - The method allows **transfer** of **money** between  
accounts in response to transmitted text messages.  
    DESCRIPTION OF DRAWING(S) - The figure shows a schematic  
representation of a telecommunications network provided with a  
financial transfer device.  
    Telecommunications network(2) Mobile radio network (1)  
    Text messaging center (12)  
    Text messages (14,14')  
    Text message detection device (17)  
    Account managing device (18)  
    Telecommunications network subscribers (A,B)  
pp; 19 DwgNo 1/3|  
AB- <TF> TECHNOLOGY FOCUS - INDUSTRIAL STANDARDS - The mobile radio network  
incorporates short message services conforming to the  
ETSI-Specification ETS 300 536 and ETS 300 537|  
DE- <TITLE TERMS> FINANCIAL; TRANSFER; DEVICE; TELECOMMUNICATION; NETWORK;  
SUBSCRIBER; ACCOUNT; MANAGE; DEVICE; ONE; SUBSCRIBER; ACCOUNT;  
SUBSCRIBER; ACCOUNT; DEPEND; TRANSMIT; TEXT; MESSAGE|  
DC- T01; T05|  
IC- <MAIN> G07F-019/00|  
IC- <ADDITIONAL> G07F-007/08|  
MC- <EPI> T01-N01A1; T01-S03; T05-L02|  
FS- EPI||

15/4/19 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- \*Image available\*

AA- 2002-361669/200239|

Search Report from Ginger R. DeMille

DX- <RELATED> 2002-338243; 2002-361692; 2002-393526; 2002-415329;  
2003-015966|  
XR- <XRPX> N02-282704|  
TI- Electronic allowance **account** set up for **child** in family using tasks  
or chores earn allowance has purchasing module to enable purchases to  
be made using allowance account and to track its balance|  
PA- DIGEO INC (DIGE-N)|  
AU- <INVENTORS> TOMSEN M|  
NC- 095|  
NP- 002|  
PN- WO 200208869 A2 20020131 WO 2001US41201 A 20010626 200239 B|  
PN- AU 200179274 A 20020205 AU 200179274 A 20010626 200241|  
AN- <LOCAL> WO 2001US41201 A 20010626; AU 200179274 A 20010626|  
AN- <PR> US 2000728947 A 20001201; US 2000220798 P 20000725; US 2000236422  
P 20000928|  
FD- WO 200208869 A2 G06F-000/00  
<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR  
CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG  
KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS  
LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW  
FD- AU 200179274 A G06F-000/00 Based on patent WO 200208869|  
LA- WO 200208869(E<PG> 28)|  
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ  
DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR  
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE  
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|  
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;  
IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|  
AB- <PN> WO 200208869 A2|  
AB- <NV> NOVELTY - An account set-up module sets up the allowance account  
(402). A chore specification module (404) specifies chores in relation  
to the allowance account. A transfer module (406) transfers an  
allowance into the allowance account. A purchasing module (408) enables  
purchases to be made using the allowance account and to track a balance  
in the allowance account. The allowance account allows **funds** to be  
**transferred** from a monetary account to the allowance account.|  
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for:  
(a) a method of maintaining an electronic allowance account  
(b) an allowance account system  
USE - As allowance accounts usable for commerce over television  
and/or Internet content that may be set up for each **child** in a  
family.  
ADVANTAGE - The allowance may be either in a monetary form or in  
the form of points that may be used in conjunction with a rewards-type  
program. Enables parents to provide flexible online rewards to  
**children** for tasks or chores without giving the **children** access to a  
**credit card**.  
DESCRIPTION OF DRAWING(S) - The drawing is a flowchart showing a  
method for using an allowance account to provide parental control over  
access to Internet and/or TV content in accordance with an embodiment  
of the present invention.  
allowance account (402)  
chore specification module (404)  
transfer module (406)  
purchasing module (408)  
pp; 28 DwgNo 4/8|  
DE- <TITLE TERMS> ELECTRONIC; ALLOW; ACCOUNT; SET; UP; **CHILD** ; FAMILY;  
TASK; ALLOW; PURCHASE; MODULE; ENABLE; PURCHASE; MADE; ALLOW; ACCOUNT;  
TRACK; BALANCE|



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DC- T01; T05; W02; W03|  
IC- <MAIN> G06F-000/00|  
MC- <EPI> T01-N01A1; T01-N01A2A; T01-N03A1A; T05-L02; W02-F; W03-A18A|  
FS- EPI||

15/4/20 (Item 20 from file: 350)

DIALOG(R) File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2002-358309/200239|  
TI- System and method for operating **electronic commerce** |  
PA- MIN T K (MINT-I)|  
AU- <INVENTORS> MIN T K|  
NC- 001|  
NP- 001|  
PN- KR 2001087106 A 20010915 KR 200042638 A 20000725 200239 B|  
AN- <LOCAL> KR 200042638 A 20000725|  
AN- <PR> KR 200010904 A 20000304|  
LA- KR 2001087106(1)|  
AB- <PN> KR 2001087106 A|  
AB- <NV> NOVELTY - A system and method for operating an **electronic commerce** is provided to offer various free contents of good quality to users by linking a plurality of **affiliated** contents to a hub **portal** site and to present a marketing model combining various on-line and off-line characteristics.|  
AB- <BASIC> DETAILED DESCRIPTION - The system for operating an **electronic commerce** consists of a network(110), user terminals(120), a main system(130), affiliated concern systems(140), affiliated concern agent servers(143), card reader off-line agent servers(144), affiliated concern member store servers(145), salesman servers(146), personal business office servers(147), ISP radio communication affiliated concern servers(150), affiliated bank servers(160), bank branch servers(161), installment financial affiliated concern servers(162), card affiliated concern servers(163), and bank supervisory office servers(170). The network(110) connects the user terminals(120), all the affiliated concern systems and all the servers through communication lines so that data communication can be achieved among them. The user terminals(120), after accessing a portal site, operated by the main system(130), through the network(110), can selectively access the affiliated sites of the affiliated concern systems(140). The affiliated concern systems(140) connects the user terminals(120) connected through the network(110) to the sites of the affiliated concern agent servers(143), the card reader off-line agent servers(144), the affiliated concern member store servers(145), the salesman servers(146) and the personal business office servers(147). If the users conclude goods transactions through the affiliated sites, the affiliated concern systems(140) transmit information for mileage points or online game points to the main server(131) of the main system(130) through the network(110).  
pp; 1 DwgNo 1/10|  
DE- <TITLE TERMS> SYSTEM; METHOD; OPERATE; ELECTRONIC|  
DC- T01|  
IC- <MAIN> G06F-017/60|  
MC- <EPI> T01-J05A|  
FS- EPI||

15/4/21 (Item 21 from file: 350)

DIALOG(R) File 350:Derwent WPIX

Search Report from Ginger R. DeMille

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IM- \*Image available\*  
AA- 2002-275505/200232|  
XR- <XRPX> N02-215009|  
TI- **Money transfer** system in enterprises, **transfers money** from grandchild account to child account and from child account to generic account |  
PA- SAHI GINKO KK (SAHI-N)|  
NC- 001|  
NP- 001|  
PN- JP 2002024559 A 20020125 JP 2000209983 A 20000711 200232 B|  
AN- <LOCAL> JP 2000209983 A 20000711|  
AN- <PR> JP 2000209983 A 20000711|  
LA- JP 2002024559(21)|  
AB- <PN> JP 2002024559 A|  
AB- <NV> NOVELTY - The system **transfers** the **money** from grandchild accounts (AC30-AC34) to the **child accounts** (AC20,AC21). The money from **child account** is transferred to a generic **account** (AC10).|  
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:  
    (a) Control method of the **money transfer** system;  
    (b) Recording medium storing **money transfer** control program  
    USE - In enterprise, etc.  
    ADVANTAGE - Appropriate **money transfer** is performed sequentially.  
    DESCRIPTION OF DRAWING(S) - The figure shows a schematic view of the **money transfer** system. (Drawing includes non-English language text).  
        Generic account (AC10)  
        **Child accounts** (AC20,AC21)  
        Grandchild accounts (AC30-AC34)  
        pp; 21 DwgNo 1/15|  
DE- <TITLE TERMS> MONEY; TRANSFER; SYSTEM; TRANSFER; MONEY; ACCOUNT; CHILD; ACCOUNT; CHILD; ACCOUNT; ACCOUNT|  
DC- T01; T05|  
IC- <MAIN> G06F-017/60|  
IC- <ADDITIONAL> G07D-009/00|  
MC- <EPI> T01-J05A1; T01-S03; T05-L02|  
FS- EPI||

15/4/22 (Item 22 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- \*Image available\*  
AA- 2002-223577/200228|  
TI- Loan intermediating method using network|  
PA- JUNG S U (JUNG-I); LEE S W (LEES-I)|  
AU- <INVENTORS> JUNG S U; LEE S W|  
NC- 001|  
NP- 002|  
PN- KR 2001097695 A 20011108 KR 200021980 A 20000425 200228 B|  
PN- KR 348326 B 20020810 KR 200021980 A 20000425 200311|  
AN- <LOCAL> KR 200021980 A 20000425; KR 200021980 A 20000425|  
AN- <PR> KR 200021980 A 20000425|  
FD- KR 348326 B G06F-017/60 Previous Publ. patent KR 2001097695|  
LA- KR 2001097695(1)|  
AB- <PN> KR 2001097695 A|

Search Report from Ginger R. DeMille

AB- <NV> NOVELTY - A loan intermediating method using the network is provided for a borrower to have loan in the lower interest, and for a lender to loan in the higher interest than a bank's by a loan agency collecting lenders and automatically **transferring** the **money** to borrowers. |

AB- <BASIC> DETAILED DESCRIPTION - The borrower becomes of a member of the loan agency for the loan intermediating, and the loan agency is **affiliated** with a bank for a loan business and collects the lender among clients who open an account of the bank through the loan agency(S201). The borrower accesses a host of a **credit card** company through the network(S202). After checking the identification of the borrower(S203), the host of the **credit card** company accepts the loan application of the borrower(S204). The host investigates the loan data of the borrower(S205), and processes the matching between the borrower and the lender only in case of no overdue and excess loan(S206). When the best lender is found, the **credit card** company asks the **affiliated** bank the auto-transfer from the **account** of the lender to one of the borrower(S207). The **affiliated** bank transfers the **account** of the lender to one of the borrower(S208).

pp; 1 DwgNo 1/10 |

DE- <TITLE TERMS> LOAN; METHOD; NETWORK |

DC- T01 |

IC- <MAIN> G06F-017/60 |

MC- <EPI> T01-J05A |

FS- EPI | |

15/4/23 (Item 23 from file: 350)

DIALOG(R) File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 2002-122188/200216 |

XR- <XRPX> N02-091663 |

TI- Integrated electronic shopping cart system for **e - commerce** applications, has **affiliated websites** associated servers which provide catalogs of item information to main server for processing item order |

PA- IPRINT.COM INC (IPRI-N); BELL R (BELL-I); HODSON D (HODS-I); PATEL K (PATE-I); RUBIN M (RUBI-I) |

AU- <INVENTORS> BELL R; HODSON D; PATEL K; RUBIN M |

NC- 091 |

NP- 003 |

PN- WO 200195208 A1 20011213 WO 2001US17674 A 20010601 200216 B |

PN- AU 200175082 A 20011217 AU 200175082 A 20010601 200225

PN- US 20020052806 A1 20020502 US 2000208860 P 20000602 200234  
<AN> US 2001872514 A 20010601 |

AN- <LOCAL> WO 2001US17674 A 20010601; AU 200175082 A 20010601; US 2000208860 P 20000602; US 2001872514 A 20010601 |

AN- <PR> US 2000208860 P 20000602; US 2001872514 A 20010601 |

FD- WO 200195208 A1 G06F-017/60  
<DS> (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

FD- AU 200175082 A G06F-017/60 Based on patent WO 200195208

FD- US 20020052806 A1 G06F-017/60 Provisional application US 2000208860 |

LA- WO 200195208 (E<PG> 79) |

Search Report from Ginger R. DeMille

DS- <NATIONAL> AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM  
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS  
LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG UZ VN YU ZA ZW|

DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;  
IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|

AB- <PN> WO 200195208 A1|

AB- <NV> NOVELTY - **Affiliated** servers (31n) associated with **affiliated websites** , provide catalogs of item information to a main server (31) associated with a website. The main server includes shopping cart and catalog applications to maintain order of items selected from affiliated sites. The main server processes the shopping cart order and provides order fulfillment information to affiliated servers for subsequent processing.|

AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) Method of incorporating integrated shopping cart functionality, in computer network;

(b) Integrated electronic shopping cart program

USE - Electronic shopping cart system integrated with Internet or world wide web for business-to-business and business-to-consumer applications in **e - commerce** .

ADVANTAGE - Since the proprietor of one website offers various products/services from a multitude of different **affiliated websites** , increased number of users access the website. Hence that website is benefited by this integrated shopping cart functionality. Also, since the **e - commerce** functionality of the integrated shopping cart is performed by the main server, the **affiliated websites** need not include their own **e - commerce** functionality. Hence maintenance costs and overhead costs with respect to including an **e - commerce** software engine are reduced. Hence the **affiliated websites** are benefited by this integrated shopping cart functionality.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic diagram of an integrated shopping cart system.

Main server (31)

Affiliated servers (31n)

pp; 79 DwgNo 2/13|

DE- <TITLE TERMS> INTEGRATE; ELECTRONIC; SHOPPING; CART; SYSTEM; APPLY; ASSOCIATE; SERVE; CATALOGUE; ITEM; INFORMATION; MAIN; SERVE; PROCESS; ITEM; ORDER|

DC- T01|

IC- <MAIN> G06F-017/60|

MC- <EPI> T01-N01A2A; T01-N02A3C; T01-S03|

FS- EPI||

15/4/24 (Item 24 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- \*Image available\*

AA- 2001-535843/200159|

DX- <RELATED> 2001-408129|

XR- <XRPX> N01-397941|

TI- Access providing system for retail stores, includes pad web server that redirects computer system to establish communication with web server, when button provided in mouse pad of computer system is activated|

PA- MYSMART.COM INC (MYSM-N); ALAGEM B (ALAG-I); MCRAE S (MCRA-I); SURLOFF S (SURL-I); TRAVES I T (TRAV-I)|

AU- <INVENTORS> ALAGEM B; AMIT G; BREMAN S; ESSLINGER H; LEWIS L; MCRAE S;

Search Report from Ginger R. DeMille

SURLOFF S; TRAVES I T|  
NC- 094|  
NP- 004|  
PN- WO 200116681 A2 20010308 WO 2000US13778 A 20000519 200159 B|  
PN- AU 200122457 A 20010326 AU 200122457 A 20000519 200159  
PN- EP 1192527 A2 20020403 EP 2000986175 A 20000519 200230  
<AN> WO 2000US13778 A 20000519  
PN- US 20020174231 A1 20021121 US 99134970 A 19990520 200279  
<AN> US 99156922 A 19990928  
<AN> US 2000567694 A 20000509  
<AN> US 2001761867 A 20010116  
<AN> US 2001967480 A 20010928|  
AN- <LOCAL> WO 2000US13778 A 20000519; AU 200122457 A 20000519; EP  
2000986175 A 20000519; WO 2000US13778 A 20000519; US 99134970 A  
19990520; US 99156922 A 19990928; US 2000567694 A 20000509; US  
2001761867 A 20010116; US 2001967480 A 20010928|  
AN- <PR> US 99156922 P 19990928; US 99134970 P 19990520; US 99147385 P  
19990803; US 2000567694 A 20000509; US 2001761867 A 20010116; US  
2001967480 A 20010928|  
FD- WO 200116681 A2 G06F-003/00  
<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS  
LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW  
FD- AU 200122457 A G06F-003/00 Based on patent WO 200116681  
FD- EP 1192527 A2 G06F-003/00 Based on patent WO 200116681  
<DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV  
MC MK NL PT RO SE SI  
FD- US 20020174231 A1 G06F-015/16 Provisional application US 99134970  
Provisional application US 99156922  
Cont of application US 2000567694  
Cont of application US 2001761867|  
LA- WO 200116681(E<PG> 31); EP 1192527(E)|  
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK  
LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|  
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;  
IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW; AL;  
LI; LT; LV; MK; RO; SI|  
AB- <PN> WO 200116681 A2|  
AB- <NV> NOVELTY - Computers systems (110) with peripheral devices that  
includes mouse pad with programmable buttons, are interconnected by  
network (100). When one of button in mouse pad is activated by user of  
computer system, link message is sent to pad web server (122). The pad  
web server redirects computer system to establish communication with  
web servers (124,125).|  
AB- <BASIC> USE - For use in public places such as retail stores, malls and  
other facilities to enable users coupled to Internet to access e -  
**commerce web** sites to **purchase** goods and services and to conduct  
business.  
ADVANTAGE - Internet access is simplified since mouse pad is  
provided with programmable buttons. Due to provision of programmable  
buttons, controlled and limited access to Internet is achieved, thereby  
enabling parents and teachers to limit student and **children** access to  
predetermined **web sites** .  
DESCRIPTION OF DRAWING(S) - The figure shows block diagram of the  
system for accessing the Internet.  
Network (100)

Search Report from Ginger R. DeMille

Computer system (110)  
Web servers (122,124,125)  
pp; 31 DwgNo 1/12|

DE- <TITLE TERMS> ACCESS; SYSTEM; RETAIL; STORAGE; PAD; WEB; SERVE;  
REDIRECT; COMPUTER; SYSTEM; ESTABLISH; COMMUNICATE; WEB; SERVE; BUTTON;  
MOUSE; PAD; COMPUTER; SYSTEM; ACTIVATE|  
DC- T01|  
IC- <MAIN> G06F-003/00; G06F-015/16|  
MC- <EPI> T01-C|  
FS- EPI||

15/4/25 (Item 25 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2001-510432/200156|  
TI- Method for operating shopping mall that offers electronic album|  
PA- KIM Y S (KIMY-I)|  
AU- <INVENTORS> KIM Y S|  
NC- 001|  
NP- 001|  
PN- KR 2001008356 A 20010205 KR 200070789 A 20001127 200156 B|  
AN- <LOCAL> KR 200070789 A 20001127|  
AN- <PR> KR 200070789 A 20001127|  
LA- KR 2001008356(1)|  
AB- <PN> KR 2001008356 A|  
AB- <NV> NOVELTY - A method for operating a shopping mall that offers an  
electronic album is provided to give a customer chance to help poor  
children using the mileage obtained during the **shopping** on the  
**internet** , and to offer a present as the electronic album in which the  
pictures of the children of the customer as a member are recorded, in a  
reward for the mileage supplied to the poor children.|  
AB- <BASIC> DETAILED DESCRIPTION - A window(200b) for a visitor is linked  
with a member entry window(200c) displayed by the click of a member  
entry button. A main window(200e) is displayed when a home button is  
clicked for web surfing. A window(200d) displays the photo images, the  
codes and the names of the poor children, which is inputted via a  
reporter window(200k). The **web page** (200h) for a **child** raising  
diary displays the pictures of the member's **children** . The **web page**  
(200f) for a shopping mall includes the product images and the text  
data loaded via an input window(200m) for a shop. An opened child raise  
window(200i) displays the photo images of the **children** of the member.  
The **web page** (200h) includes a menu for inputting the search data of  
finding a lost child.  
pp; 1 DwgNo 1/10|  
DE- <TITLE TERMS> METHOD; OPERATE; SHOPPING; MALL; OFFER; ELECTRONIC; ALBUM  
|  
DC- T01|  
IC- <MAIN> G06F-017/6001|  
MC- <EPI> T01-H07C5E; T01-J05A|  
FS- EPI||

15/4/26 (Item 26 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2001-344065/200137|

Search Report from Ginger R. DeMille

XR- <XRPX> N01-249207|  
TI- Card-based system for electronically **transferring funds** in real time using Internet-based zero intrinsic value smart card has vendor account database and customer account database|  
PA- MCDONALD I (MCDO-I); SCHNEIDER Y (SCHN-I)|  
AU- <INVENTORS> MCDONALD I; SCHNEIDER Y|  
NC- 002|  
NP- 002|  
PN- CA 2310151 A1 20001202 CA 2310151 A 20000530 200137 B|  
PN- US 20030080186 A1 20030501 US 99137784 P 19990602 200331.  
    <AN> US 2000580940 A 20000530  
    <AN> US 2002260445 A 20020927|  
AN- <LOCAL> CA 2310151 A 20000530; US 99137784 P 19990602; US 2000580940 A 20000530; US 2002260445 A 20020927|  
AN- <PR> US 99137784 P 19990602; US 2000580940 A 20000530; US 2002260445 A 20020927|  
FD- US 20030080186 A1 G06K-005/00 Provisional application US 99137784  
    CIP of application US 2000580940|  
LA- CA 2310151(E<PG> 104)|  
AB- <PN> CA 2310151 A1|  
AB- <NV> NOVELTY - A system control center maintains a vendor account database and a customer account database (CADB). The latter associates each customer account number with the unique customer **account** number, for storing the **sub - account** credit balance corresponding to the specified vendor. The CADB also receives the customer transaction data transmitted by the merchant terminal, for adjusting the customer **sub account** value up or down in response to the customer transaction data.  
|  
AB- <BASIC> USE - As Internet-based zero intrinsic value smart card with value data accessed in real time from remote database.  
    ADVANTAGE - Simplifies the card issuing task and provides a special form of security. Since a criminal cannot distinguish a conventional **credit card** from a conventional **credit card** configured to operate as a REMOTE SMARTCARD, there is no greater incentive to steal conventional **credit cards** configured to operate as REMOTE SMARTCARD.  
    DESCRIPTION OF DRAWING(S). - The drawing shows a block diagram illustrating the interconnections between the system control center and specified vehicle data communications elements.  
    pp; 104 DwgNo 1/31|  
DE- <TITLE TERMS> CARD; BASED; SYSTEM; ELECTRONIC; TRANSFER; FUND; REAL; TIME; BASED; ZERO; INTRINSIC; VALUE; SMART; CARD; VENDING; ACCOUNT; DATABASE; CUSTOMER; ACCOUNT; DATABASE|  
DC- T01; T04; T05; W01|  
IC- <MAIN> G06K-005/00; G07F-019/00|  
IC- <ADDITIONAL> G06K-019/00; H04L-012/16|  
MC- <EPI> T01-J05A1; T01-J05B4P; T04-K02; T05-H02C5C; T05-L02; W01-A06B7|  
FS- EPI||

15/4/27 (Item 27 from file: 350)

DIALOG(R) File 350:Derwent WPIX  
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IM- \*Image available\*  
AA- 2001-281206/200129|  
DX- <RELATED> 2002-675348|  
XR- <XRPX> N01-200520|  
TI- **Surrogate control** method for **electronic commerce** transactions, involves determining amount due to complete purchase transaction after

Search Report from Ginger R. DeMille

selecting item and credit account in surrogate electronic system|  
PA- ROCKETCASH CORP (ROCK-N); COCA-COLA CO (COKE ); VOGT D (VOGT-I)|  
AU- <INVENTORS> CHEONG L; MASON J A; VOGT D A; VOGT D|  
NC- 094|  
NP- 004|  
PN- WO 200073934 A2 20001207 WO 2000US14767 A 20000526 200129 B|  
PN- AU 200053017 A 20001218 AU 200053017 A 20000526 200129  
PN- US 20010037292 A1 20011101 US 99136734 A 19990528 200168  
<AN> US 2000579787 A 20000526  
<AN> US 2001819521 A 20010327  
PN- EP 1222561 A2 20020717 EP 2000937903 A 20000526 200254  
<AN> WO 2000US14767 A 20000526|  
AN- <LOCAL> WO 2000US14767 A 20000526; AU 200053017 A 20000526; US 99136734  
A 19990528; US 2000579787 A 20000526; US 2001819521 A 20010327; EP  
2000937903 A 20000526; WO 2000US14767 A 20000526|  
AN- <PR> US 99136734 P 19990528; US 2000579787 A 20000526; US 2001819521 A  
20010327|  
FD- WO 200073934 A2 G06F-017/00  
<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS  
LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW  
FD- AU 200053017 A G06F-017/00 Based on patent WO 200073934  
FD- US 20010037292 A1 G06F-017/60 Provisional application US 99136734  
CIP of application US 2000579787  
FD- EP 1222561 A2 G06F-017/00 Based on patent WO 200073934  
<DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV  
MC MK NL PT RO SI|  
LA- WO 200073934(E<PG> 136); EP 1222561(E)|  
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK  
LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW|  
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;  
IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW; AL;  
LI; LT; LV; MK; RO; SI|  
AB- <PN> WO 200073934 A2|  
AB- <NV> NOVELTY - The **control** method involves funding **surrogate**  
account in **surrogate** electronic system and accessing **e - commerce**  
system. After selecting an item for purchase from **e - commerce** system  
and credit account in surrogate electronic system, an amount due to  
complete purchase transaction is determined. Funds equal to amount due  
is transferred to credit account and purchase transaction is executed  
using credit account.|  
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for  
the following:  
(a) system for **surrogate control** of **e - commerce** transaction;  
(b) device for controlling **e - commerce** transaction;  
(c) program for **surrogate control** of **e - commerce** transaction  
USE - For **surrogate control** for **e - commerce** transaction.  
ADVANTAGE - Allows any one not having or not eligible for credit  
card to shop at on-line merchant electronic store fronts. The  
**surrogate web site** does not detract from the actual **on - line**  
**shopping** experience. Avoids need for special software to be installed  
on either the client, user or merchant end of transaction.  
DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of  
**surrogate** system for **control** of **e - commerce** system.



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pp; 136 DwgNo 1/60|  
DE- <TITLE TERMS> SURROGATE; CONTROL; METHOD; ELECTRONIC; TRANSACTION;  
DETERMINE; AMOUNT; COMPLETE; PURCHASE; TRANSACTION; AFTER; SELECT; ITEM  
; CREDIT; ACCOUNT; SURROGATE; ELECTRONIC; SYSTEM|  
DC- T01; T05; W01|  
IC- <MAIN> G06F-017/00; G06F-017/60|  
MC- <EPI> T01-J05A1; T05-H02C3; T05-L01D; T05-L02; W01-C05B3C|  
FS- EPI||

15/4/28 (Item 28 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2000-165598/200015|  
XR- <XRPX> N00-124096|  
TI- DVD-ROM disk for electronic commercial transactions|  
PA- MATSUSHITA DENKI SANGYO KK (MATU )|  
NC- 001|  
NP- 001|  
PN- JP 2000020795 A 20000121 JP 98189552 A 1998070 200015 B|  
AN- <LOCAL> JP 98189552 A 19980706|  
AN- <PR> JP 98189552 A 19980706|  
FD- JP 2000020795 A G07D-009/00|  
LA- JP 2000020795(7)|  
AB- <PN> JP 2000020795 A|  
AB- <NV> NOVELTY - The DVD-ROM disks (101) are assigned at respective  
intrinsic identification number. For every identification number  
virtual cash account (103) is matched and managed to carry out the  
accounting process.|  
AB- <BASIC> USE - Used in electronic payment system, price prepayment  
system in e-commerce.  
ADVANTAGE - The movable type media DVD-ROM disk is assigned an  
intrinsic identification number based on which virtual account cash is  
matched and managed to carry out the account process, thereby  
simplicity in **transfer** of virtual **cash** account is realizable,  
anonymity is increased, large effect in small sum billing  
implementation is achieved. Safety feature of virtual cash account is  
enhanced by not allowing third person interference. The transactions  
can be done without the usage of **credit card**, thus even **child** and  
student who do not hold **credit card** can participate in e-commerce.  
DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of  
DVD-ROM disk for electronic commercial transactions.  
DVD-ROM disk (101)  
Virtual cash account (103)  
pp; 7 DwgNo 1/2|

DE- <TITLE TERMS> ROM; DISC; ELECTRONIC; COMMERCIAL; TRANSACTION|  
DC- T01; T03; T05|  
IC- <MAIN> G07D-009/00|  
IC- <ADDITIONAL> G06F-019/00; G07F-007/08; G11B-020/10|  
MC- <EPI> T01-E01C; T01-H01B2; T01-J05A1; T03-P01; T05-H02C5X; T05-L03|  
FS- EPI||

15/4/29 (Item 29 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
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IM- \*Image available\*  
AA- 1998-399702/199835|

Search Report from Ginger R. DeMille

XR- <XRPX> N98-310999|  
TI- Payment transaction executing method e.g. for **credit card** processes  
- segmenting financial account of user into sub account containing  
unrestricted funds and second **sub account** containing restricted  
funds with funds **transferred** from first **sub account** to second  
**sub account** |  
PA- CHASTAIN R H (CHAS-I)|  
AU- <INVENTORS> CHASTAIN R H|  
NC- 002|  
NP- 002|  
PN- CA 2217825 A 19980409 CA 2217825 A 19971009 199835 B|  
PN- US 6021943 A 20000208 US 9628017 A 19961009 200014  
<AN> US 9631343 A 19961121  
<AN> US 97918988 A 19970827|  
AN- <LOCAL> CA 2217825 A 19971009; US 9628017 A 19961009; US 9631343 A  
19961121; US 97918988 A 19970827|  
AN- <PR> US 97918988 A 19970827; US 9628017 P 19961009; US 9631343 P  
19961121|  
FD- US 6021943 A G06F-015/00 Provisional application US 9628017  
Provisional application US 9631343|  
LA- CA 2217825(15)|  
AB- <BASIC> CA 2217825 A  
The method involves segmenting a financial **account** of a user into  
an unrestricted sub- **account** and a second, restricted **sub - account** .  
funds from the first unrestricted **sub account** are transferred to  
the second, restricted **sub - account** . A restricted funds bank card is  
tendered to the merchant to access restricted funds into the second **sub**  
**- account** . The restricted funds **bank card** are electronically  
scanned to identify the account to be accessed. A payment request is  
communicated from the merchant to the bank or other institution and the  
payment request identifies the account to be debited and the amount to  
debited from it.  
The payment request is evaluated and an instantaneous balance in  
the second **sub account** of restricted funds and if, the second **sub**  
**account** has sufficient funds to cover the payment requested, the  
second **sub - account** is debited by the amount requested for payment  
to the merchant.  
ADVANTAGE - Allows budgetary limits to be imposed on spending.  
Prevent someone other than account owner from emptying bank account.  
Provides good tracking of how funds have been spent.  
Dwg.1/3|  
DE- <TITLE TERMS> PAY; TRANSACTION; EXECUTE; METHOD; CREDIT; CARD; PROCESS;  
SEGMENT; FINANCIAL; ACCOUNT; USER; SUB; ACCOUNT; CONTAIN; UNRESTRICTED;  
FUND; SECOND; SUB; ACCOUNT; CONTAIN; RESTRICT; FUND; FUND; TRANSFER;  
FIRST; SUB; ACCOUNT; SECOND; SUB; ACCOUNT|  
DC- T01; T05|  
IC- <MAIN> G06F-015/00; G06F-017/60|  
MC- <EPI> T01-J05A1; T05-L02|  
FS- EPI||

15/4/30 (Item 30 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 1994-217132/199426|  
XR- <XRPX> N94-171510|  
TI- Currency transfer system - uses device for accepting form of deposit at  
one of input devices amount of currency to be available for withdrawal

Search Report from Ginger R. DeMille

and device for creating unique temporary identification number to accepted deposit for withdrawal|

PA- TANNENBAUM D H (TANN-I)|  
AU- <INVENTORS> TANNENBAUM D H|  
NC- 001|  
NP- 001|  
PN- US 5326960 A 19940705 US 92981813 A 19921125 199426 B|  
AN- <LOCAL> US 92981813 A 19921125|  
AN- <PR> US 92981813 A 19921125|  
FD- US 5326960 A G06F-015/30|  
LA- US 5326960(18)|  
AB- <BASIC> US 5326960 A

There is disclosed a currency transfer system which utilizes the existing ATM network but which provides for the temporary assignment of a PIN number and the temporary establishment of a credit limit within an existing account. Using the system a customer can, by using a temporary PIN at an ATM machine, withdraw an amount equal to or less than the temporary credit limit.

In one embodiment, a depositing customer can establish the temporary credit limit by the **transfer** of **funds** from an existing account and in another embodiment the depositing customer can purchase temporary ATM cards which have contained within them programmed credit limits which are then read into the system under an assigned temporary PIN number.

USE/ADVANTAGE - As currency **transfer** system. Provision for **money transfer** to person e.g. child in distant city where neither user nor **child** has **account**, or person who do not wish to buy travellers cheques or not wish to carry cash and does not have account for automated teller machine.

Dwg.1/18|

DE- <TITLE TERMS> CURRENCY; TRANSFER; SYSTEM; DEVICE; ACCEPT; FORM; DEPOSIT  
; ONE; INPUT; DEVICE; AMOUNT; CURRENCY; AVAILABLE; WITHDRAW; DEVICE;  
UNIQUE; TEMPORARY; IDENTIFY; NUMBER; ACCEPT; DEPOSIT; WITHDRAW|  
DC- T01; T05|  
IC- <MAIN> G06F-015/30|  
MC- <EPI> T01-J05A1; T05-L02; T05-L03|  
FS- EPI||

15/4/31 (Item 31 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 1989-009018/198902|

DX- <RELATED> 1991-325393|

XR- <XRPX> N89-006906|

TI- Computerised system for processing medical insurance claims - provides up-to-date information to supplier of medical care about insurance cover of patients with real-time updating|

PA- NGS AMERICAN INC (NGSA-N); NORTHERN GROUP SERV (NORT-N); NORTHERN GRP SERV I (NSER-N); NORTHERN GROUP SERVICES INC (NSER-N)|

AU- <INVENTORS> ALCOTT W D; DOYLE F C; ACOTT W D|

NC- 017|

NP- 007|

PN- EP 297780 A 19890104 EP 88305729 A 19880623 198902 B|  
PN- AU 8818392 A 19890105 198908  
PN- US 4916611 A 19900410 US 8768240 A 19870630 199020  
PN- AU 9168642 A 19910314 199118  
PN- CA 1285070 C 19910618 199129  
PN- US 5070452 A 19911203 US 89422625 A 19891017 199151

Search Report from Ginger R. DeMille

PN- NZ 225213 A 19950726 NZ 225213 A 19880629 199535|  
AN- <LOCAL> EP 88305729 A 19880623; US 8768240 A 19870630; US 89422625 A  
19891017; NZ 225213 A 19880629|  
AN- <PR> US 8768240 A 19870630; US 89422625 A 19891017|  
CT- A3...9034; No-SR.Pub; US 4567359; US 4648037; WO 8401448|  
FD- EP 297780 A  
<DS> (Regional): AT BE CH DE ES FR GB GR IT LI LU NL SE|  
LA- EP 297780(E<PG> 17)|  
DS- <REGIONAL> AT; BE; CH; DE; ES; FR; GB; GR; IT; LI; LU; NL; SE|  
AB- <BASIC> EP 297780 A

A data base for each insurance plan provided by an employer is maintained in an administration computer (3). A typical file (6) stores a list of all insured employees of the company, their spouses and **dependents**, together with a list of medical treatments for which insurance cover is available, and the cost of each of the treatments. A patient (9) visiting a doctor for treatment produces an ID card (15) from which data are input to the computer by the doctor using a terminal (18) and data link (21).

The computer confirms that the plane on file will pay for the necessary treatment and states the amount of reimbursement. The doctor then requests that the appropriate **funds** be **transferred** in payment. If the funds available are insufficient the patient may provide a **credit card** number for the balance. The patient's file is updated with the diagnosis and cost of treatment. The employer has access to a wider range of data in the computer than does the doctor and is able to add and delete the names of persons insured, for example.

ADVANTAGE - Doctor is able to determine reliably whether patient has insurance cover for treatment required.

Dwg.1/5|

AB- <US> US 5070452 A

The apparatus has a file of predetermined time spans between active and pending states of benefit plan eligibility based on the status of association between the beneficiary and the employment group. A clock function is responsive to changes in beneficiary member status for updating the beneficiary plan eligibility state in the file at the predetermined time spans.

A two-way data communication link between at least one benefit provider and the file inputs member identification information and receives current data representing the status of the beneficiary relevant to the employment group and plan eligibility during both active and pending status periods. A notification to a group member is generated upon the occurrence of a change in status. The notification includes information regarding continuing benefit plan options.

USE - For linking physicians office with insurance office. (13pp)  
US 4916611 A

The administration system includes a database having an eligibility file of patients for which medical benefits are provided by a given benefits sponsor. The eligibility file includes a benefits status record for storing a state, including at least an active state and a pending state, for each patient. A benefits sponsor terminal communicates on line with the computer system and is directly accessible by the benefits sponsor.

The computer system is preprogrammed to automatically alter the status record for the given patient to the active when the data input indicates that benefits are to be added. The status record is altered to the pending state when the data input indicates that benefits are to be terminated. A notification generating device is controlled by the computer system for automatically providing notice to a patient of a change in the status record from an active state to a pending state.

USE - For administration of medical insurance claims. (16pp)h|

DE- <TITLE TERMS> COMPUTER; SYSTEM; PROCESS; MEDICAL; INSURANCE; CLAIM; UP;

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DATE; INFORMATION; SUPPLY; MEDICAL; CARE; INSURANCE; COVER; PATIENT;  
REAL; TIME; UPDATE|  
DC- T01|  
IC- <MAIN> G06F-015/30|  
IC- <ADDITIONAL> G06F-003/00|  
MC- <EPI> T01-J05A; T01-J06A|  
FS- EPI||

15/4/32 (Item 32 from file: 350)

DIALOG(R) File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

AA- 1985-100261/198517|  
XR- <XRPX> N85-075261|  
TI- Electronic **funds transfer** system - connects store retail terminals  
to agency data processing centres via public telecommunications system|  
PA- IBM CORP (IBMC )|  
AU- <INVENTORS> BRACHTL B; HOLLOWAY C; LENNON R E; MATYAS S M; MEYER C H W;  
OSEAS J|  
NC- 010|  
NP- 006|  
PN- EP 137999 A 19850424 EP 84110269 A 19840829 198517 B|  
PN- GB 2146814 A 19850424 GB 8324916 A 19830917 198517  
PN- AU 8431803 A 19850321 198519  
PN- US 4755940 A 19880705 US 874817 A 19870106 198829  
PN- EP 137999 B 19900321 199012  
PN- DE 3481739 G 19900426 199018|  
AN- <LOCAL> EP 84110269 A 19840829; GB 8324916 A 19830917; US 874817 A  
19870106|  
AN- <PR> GB 8324916 A 19830917|  
CT- A3...8731; EP 55986; EP 7002; GB 2020513; GB 2060233; No-SR.Pub|  
FD- EP 137999 A  
<DS> (Regional): CH DE FR GB IT LI NL SE  
FD- EP 137999 B  
<DS> (Regional): CH DE FR GB IT LI NL SE|  
LA- EP 137999(E<PG> 52); EP 137999(E)|  
DS- <REGIONAL> CH; DE; FR; GB; IT; LI; NL; SE|  
AB- <BASIC> EP 137999 A

Users are issued with 'intelligent' secure **bank cards** which include a microprocessor, ROS and RAM stores. The ROS includes a personal key and an account number stored on the card when the issuer provides the user with the card. Users also have a personal identity number which is stored or remembered separately.

A transaction is initiated at a retain terminal when a card is inserted in a module connected to the terminal. A request message including the account number and a session key is transmitted to the issuers data processing centre. The issuer generates an authentication parameter based upon its stored version of personal key and identity number and a time variant parameter received from the terminal.

3/17|

AB- <EP> EP 137999 B

A method of testing the validity of personal identification numbers (PIN) entered into an electronic **funds transfer** system (EFT) at a terminal connected through a data communication network to a data processing centre in which each user of the EFT system has an intelligent secure **bank card** on which is stored a personal key (KP) and a personal account number (PAN) and the data processing centre holds a master list of PINs and KPs or a logical function of PIN and KP indexed by PANs, in which method the PAN is transmitted from the card through the terminal to the data processing centre, characterised in

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that the method comprises the following steps; (1) generating at the data processing centre by a one way encipher function at a transaction variant authentication parameter (TAP) directly **dependent** upon the PIN and the KP, (2) transmitting the TAP to the terminal and storing the TAP at the terminal, (3) receiving from the card holder the PIN at the terminal and transmitting the PIN to the card, (4) generating at the card a transaction variant authentication parameter (TPAc) directly **dependent** upon the entered PIN and the stored KP, (5) transmitting the TAPc from the card to the terminal and at the terminal comparing the TAP received from the data processing centre with the TAPc received from the card, a correct comparison indicating that the entered PIN was valid. (30pp)|

AB- <US> US 4755940 A

The validity test method involves initiating a transaction at a retail terminal when a card is inserted in an electronic **funds transfer** system module connected to the terminal. A request message including the account number (PAN) and a session key (KS) is transmitted to the issuers data processing centre. The issuer generates an authentication parameter (TAP) based upon its stored version of a personal key (KP) and identity number (PIN) and a time variant parameter received from the terminal. The TAP is then returned to the terminal in a response message, and based upon an imputed PIN, partial processing of the input PIN and KP on the card a derived TAP is compared with the received TAP in the terminal. A correct comparison indicating that the entered PIN is valid.

The request message includes the PAN encoded under the KS and KS encoded under a cross-domain key. Message authentication codes (MAC) are attached to each message and the correct reception and regeneration of a MAC on a message including a term encoded under KS indicates that the received KS is valid and that the message originated at a valid terminal or card.

ADVANTAGE - PIN checking is carried out without exposure to network. (21pp)|

DE- <TITLE TERMS> ELECTRONIC; FUND; TRANSFER; SYSTEM; CONNECT; STORAGE; RETAIL; TERMINAL; AGENT; DATA; PROCESS; CENTRE; PUBLIC; TELECOMMUNICATION; SYSTEM|

DE- <ADDITIONAL WORDS> CREDIT; DEBIT|

DC- T01; T05; W01|

IC- <ADDITIONAL> G06F-015/21; G07C-011/00; G07F-007/10; H04L-009/02|

MC- <EPI> T01-C01; T01-J05; T05-H02; W01-A05|

FS- EPI||

15/4/33 (Item 1 from file: 347)

FN- DIALOG(R)File 347:JAPIO|

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TI- METHOD AND SYSTEM FOR MONEY MANAGEMENT AND PROGRAM FOR CONTROLLING MONEY MANAGEMENT SYSTEM

PN- 2002-288439 -JP 2002288439 A-

PD- October 04, 2002 (20021004)

AU- MIYATA HIROTOSHI; NAGAI TOMOKO

PA- GE CAPITAL LEASING CORP

AN- 2001-084333 -JP 20011084333-

AN- 2001-084333 -JP 20011084333-

AD- March 23, 2001 (20010323)

G06F-017/60

AB- PROBLEM TO BE SOLVED: To provide a method and a system for money management and a computer program for controlling this system, which efficiently perform centralized management to a main account on the basis of the stagnancy cost caused by balances at **sub - accounts** dispersed to a lot of financial organs and the remittance cost

3015-Oct-0303:27 PM

Search Report from Ginger R. DeMille

accompanied with **money movement** from **sub - accounts** to a main **account** . SOLUTION: Balances and money reception schedules of **sub - accounts** are acquired by a balance management device 20, and the deposit stagnancy cost is calculated on the basis of them, and a forecasting and discriminating device 30 discriminates whether **money** should be **moved** from **sub - accounts** to the main **account** or not in accordance with the result of comparison between the deposit stagnancy cost and the remittance cost. Thus money dispersed to many **sub - accounts** can be centralized to the main **account** at the most suitable timing to reduce the deposit stagnancy cost to a required minimum, and money is efficiently worked by centralized management of money. COPYRIGHT: (C)2002,JPO

15/4/34 (Item 2 from file: 347)

FN- DIALOG(R)File 347:JAPIO|

CZ- (c) 2003 JPO & JAPIO. All rts. reserv. |

TI- ELECTRONIC COMMERCE SETTLEMENT METHOD AND ELECTRONIC COMMERCE SETTLEMENT SYSTEM

PN- 2002-163569 -JP 2002163569 A-

PD- June 07, 2002 (20020607)

AU- KOIKE HIROYASU; SAKAI KATSUYUKI

PA- NTT INTERNET INC

AN- 2000-358458 -JP 2000358458-

AN- 2000-358458 -JP 2000358458-

AD- November 24, 2000 (20001124)

G06F-017/60

AB- PROBLEM TO BE SOLVED: To provide an electronic commerce settlement method and an electronic commerce settlement system which enable suppliers to add terms of payment to each specification. SOLUTION: A buyer 12 specifies and orders products at an electronic procurement market site 14, and the electronic procurement market site 14 generates commerce information regarding the ordered products and transmits the information to a receipt and settlement site 18. The receipt and settlement site 18 generates a bill and specification information from the commerce information and transmits the bill and specification information to a supplier 16, and the supplier 16 specifies the terms payment based on each specification of the bill and specification information and transmits it to the receipt and settlement site 18. The receipt and settlement site 18 generates the bill and specification information to which the terms of payment are added and transmits it to the buyer 12, the buyer 12 transmits payment information reflecting one's will to pay the bill to the receipt and settlement site 18 and **transfers money** to a **surrogate collection account** 24. The receipt and settlement site 18 verifies the amount of transfer and the payment information, has the buyer to **transfer the money**, and **transmits** information on completion of account settlement. COPYRIGHT: (C)2002,JPO

15/4/35 (Item 3 from file: 347)

FN- DIALOG(R)File 347:JAPIO|

CZ- (c) 2003 JPO & JAPIO. All rts. reserv. |

TI- COST SETTLEMENT SYSTEM BY REMITTANCE PROCEDURE USING SURROGATE RECOVERY FUNCTION

PN- 2002-123684 -JP 2002123684 A-

PD- April 26, 2002 (20020426)

AU- TAKAHASHI MASAZUMI; IMAI SHINYA; YOSHIMURA YUJI; SAKANAKA HIROYUKI

PA- MITSUI & CO LTD

AN- 2000-313062 -JP 2000313062-

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AN- 2000-313062 -JP 2000313062-

AD- October 13, 2000 (20001013)

G06F-017/60

AB- PROBLEM TO BE SOLVED: To suggest a cost settlement method by which remittance procedures from a buyer to a seller and remittance procedures at the buyer's side are facilitated and a remittance charge is substantially relieved by using a surrogate recovery function. SOLUTION: In this cost settlement system 1, the buyer 4 transmits payment settlement data and an account transfer instruction signal from his/her terminal 5 to a surrogate remittance agent center 2 (an arrow 3-1). The surrogate remittance agent center 2 transfers a payment instruction signal to a surrogate recovery agent center 3 (arrows 3-2, 3-3). The surrogate recovery agent center 3 issues an instruction for transferring a charged amount from a buyer's bank account 8 to a bank **account** 12 of a **surrogate** recovery agent (an arrow 4), when receipt of money is confirmed (an arrow 5), remits **money** for account **transfer** from the bank **account** 12 of the **surrogate** recovery agent to an escrow **account** 14 of a **surrogate** remittance agent 13 (an arrow 6) and remits the **money** for account **transfer** from the escrow account 14 to a seller's bank account 10 (an arrow 7). Cost settlement by remittance using a cost recovery function is completed via the above steps. COPYRIGHT: (C)2002,JPO

15/4/36 (Item 4 from file: 347)

FN- DIALOG(R)File 347:JAPIO|

CZ- (c) 2003 JPO & JAPIO. All rts. reserv. |

TI- METHOD FOR NONBANK ELECTRONIC SETTLEMENT

PN- 10-207960 -JP 10207960 A-

PD- August 07, 1998 (19980807)

AU- MORIMURA ICHIRO

PA- MORIMURA ICHIRO [000000] (An Individual), JP (Japan)

AN- 09-048373 -JP 9748373-

AN- 09-048373 -JP 9748373-

AD- January 27, 1997 (19970127)

IC- -6- G06F-017/60; G06F-019/00; G07D-009/00

CL- 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4 (PRECISION INSTRUMENTS -- Business Machines)

KW- R087 (PRECISION MACHINES -- Automatic Banking); R303

AB- PROBLEM TO BE SOLVED: To enable each of banking organs in various conditions to join in an electronic settlement system by only cooperating with a non-bank enterprise in status quo by making the non-bank enterprise accommodate depositors of cooperated banking organs such as city banks, local banks, credit unions, and postal savings as members and accommodate their various offices as **affiliated** stores.

SOLUTION: First, a member 2 uses an ATM, a **bank** cash **card** 6, and a password number to preliminarily transfer an arbitrary amount of money from the fund in his deposit account 5 of his bank 1 to his member account 7 in a non-bank enterprise 3 and applies it electronic settlement. With respect to the price to be paid to an **affiliated**



? t17/3,k/all

**17/3,K/1 (Item 1 from file: 2)**

DIALOG(R)File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

7523669 INSPEC Abstract Number: C2003-03-7210N-035

**Title: Evaluating and designing Web site quality**

Author(s): Mich, L.; Franch, M.; Gaio, L.

Author Affiliation: Trento Univ., Italy

Journal: IEEE Multimedia vol.10, no.1 p.34-43

Publisher: IEEE,

Publication Date: Jan.-March 2003 Country of Publication: USA

CODEN: IEMUE4 ISSN: 1070-986X

SICI: 1070-986X(200301/03)10:1L.34:EDSQ;1-Z

Material Identity Number: B466-2003-001

U.S. Copyright Clearance Center Code: 1070-986X/03/\$17.00

Language: English

Subfile: C

Copyright 2003, IEE

Abstract: There are many reasons to evaluate a Web site's quality. The growth of **e - commerce**, for example, has made a company's success more **dependent** on the quality of its **Web site**, whether its goal is commerce or content presentation. We developed the 2QCV3Q model to help...

Descriptors: **electronic commerce** ;

...Identifiers: **e - commerce** ;

**17/3,K/2 (Item 2 from file: 2)**

DIALOG(R)File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

7312225 INSPEC Abstract Number: C2002-08-7210N-038

**Title: Hyperlink-affiliation network structure of top Web sites: examining affiliates with hyperlink in Korea**

Author(s): Han Woo Park; Barnett, G.A.; In-Yong Nam

Author Affiliation: Dept. of Commun., State Univ. of New York, Buffalo, NY, USA

Journal: Journal of the American Society for Information Science and Technology vol.53, no.7 p.592-601

Publisher: Wiley for ASIS,

Publication Date: 2002 Country of Publication: USA

CODEN: AISJB6 ISSN: 1532-2882

SICI: 1532-2882(2002)53:7L.592:HANS;1-#

Material Identity Number: L518-2002-007

Language: English

Subfile: C

Copyright 2002, IEE

...Abstract: analysis reveals that the structure of the hyperlink-affiliation network is influenced by the financial **Web sites** with which others are **affiliated**. These findings are discussed from the perspective of Web site credibility.

Descriptors: **electronic commerce** ;

**17/3,K/3 (Item 3 from file: 2)**

DIALOG(R)File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

6666826 INSPEC Abstract Number: C2000-09-7120-045

**Title: Determinants of e - commerce Website**

Author(s): Turban, E.; Gehrke, D.

Author Affiliation: City Univ. of Hong Kong, China

Journal: Human Systems Management vol.19, no.2 p.111-20

Publisher: IOS Press,

Publication Date: 2000 Country of Publication: Netherlands

CODEN: HSMADU ISSN: 0167-2533

SICI: 0167-2533(2000)19:2L:111:DCW;1-2

Material Identity Number: H049-2000-002

U.S. Copyright Clearance Center Code: 0167-2533/2000/\$8.00

Language: English

Subfile: C

Copyright 2000, IEE

**Title: Determinants of e - commerce Website**

Abstract: The success of **electronic commerce** for any individual company, especially if it is not a well-known name, is greatly **dependent** on the appropriate design of its **Website**. This study investigates the major determinants of an effective Website. A literature survey indicated that...

... and by conducting a survey for soliciting the opinions of customers and potential customers of **e - commerce**. The research reported is exploratory, aiming to identify the most important issues as perceived by

...  
Descriptors: **electronic commerce** ;

Identifiers: **e - commerce** ; ...

... **electronic commerce** ;

17/3,K/4 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

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6182238 INSPEC Abstract Number: C1999-04-7210N-056

**Title: Determinants of successful Website design: relative importance and recommendations for effectiveness**

Author(s): Gehrke, D.; Turban, E.

Author Affiliation: Lockheed Martin Fed. Syst., Irvine, CA, USA

Conference Title: Proceedings of the 32nd Annual Hawaii International Conference on Systems Sciences. 1999. HICSS-32. Abstracts and CD-ROM of Full Papers p.8 pp.

Editor(s): Sprague, R.H., Jr.

Publisher: IEEE Comput. Soc, Los Alamitos, CA, USA

Publication Date: 1999 Country of Publication: USA liii+341 pp.

ISBN: 0 7695 0001 3 Material Identity Number: XX-1999-00169

Conference Title: Proceedings of HICSS 32 - 32nd Annual Hawaii International Conference on System Sciences

Conference Date: 5-8 Jan. 1999 Conference Location: Maui, HI, USA

Language: English

Subfile: C

Copyright 1999, IEE

Abstract: The success of **e - commerce** for any company, especially if it is not a well-known name, is greatly **dependent** on the appropriate design of its **Web site**. This study investigates the determinants of an effective Web site. A literature survey indicated that...

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... paper concentrates on experts' recommendations of how to create an effective Web site from an **e - commerce** point of view.

...Descriptors: **electronic commerce** ;

Identifiers: **e - commerce** ; ...

... **electronic commerce** ;

17/3,K/5 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

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02490978 INSPEC Abstract Number: D85002048

**Title: Amex ATMs boost bank transactions, enhance company's positive image**

Author(s): Ritzer, J.R.

Journal: Bank Systems & Equipment vol.22, no.4 p.69-71

Publication Date: April 1985 Country of Publication: USA

CODEN: BSEQD6 ISSN: 0146-0900

Language: English

Subfile: D

**Title: Amex ATMs boost bank transactions, enhance company's positive image**

Abstract: Initiated in 1981 as an offshoot of **American Express** 's Travelers Cheque Dispensing Program, the Express Cash ATM system is **affiliated** with eight electronic **funds transfer** networks linking institutions in 32 states. About 2.1 million card members have access to...

... those installed by participating institutions. The configuration benefits member banks in that their affiliations with **Amex** enhances consumer recognition of their ATMs and in turn boosts transaction volumes and revenues generated...

...usage at participating institutions increased an average of 600 per cent in 1984 over 1983. **American Express** pays program participants an average of 50 cents each time their ATM units are utilized...

Identifiers: **Amex** ; ...

...electronic **funds transfer** networks...

... **American Express** ;

17/3,K/6 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01871548 ORDER NO: AADAA-I3043152

**Perceived value of value-added usage of streaming technology on customer satisfaction in e - commerce**

Author: Shin, Yong Bum

Degree: Ph.D.

Year: 2002

Corporate Source/Institution: Mississippi State University (0132)

Source: VOLUME 63/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 669. 142 PAGES

ISBN: 0-493-56904-9

**Perceived value of value-added usage of streaming technology on customer satisfaction in e - commerce**

...Internet and its drastic impact on every aspect of human life has redefined commerce as **e - commerce** . Recently, the impact of the Internet has been increased via web-based video streaming. To...

...streaming technology, customers' attitude changes should be considered based on the degree of dissatisfaction from **purchasing** activities through **online** channels.

The study reported here offers a very tentative explanation of the effects of streaming...

...customer satisfaction and a firm's competitive advantage or added value in the domain of **e - commerce** . **Web** -based streaming technology is currently playing a popular role in the field of **e - commerce** , possibly due to decreasing technology costs and increasing bandwidth availability.

An experimental research design is used to examine the value-added effects of different presentation types salient **web sites** , and training session on **dependent** measures. A repeated t-test and ANOVA test were used to examine the mean differences...

...provide further research motivation to academia and practical accomplishment to web developers and practitioners in **e - commerce** , given the concept of globalization and the rapid rise in the use of the Internet ...

17/3,K/7, (Item 2 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01816819 ORDER NO: AADAA-I3003315

**Virtual Personal Shopper": Gateway to customer satisfaction and intention to buy in online retailing**

Author: Genin, Larisa V.

Degree: D.B.A.

Year: 2001

Corporate Source/Institution: Golden Gate University (0452)

Source: VOLUME 62/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 677. 212 PAGES

ISBN: 0-493-12115-3

**Virtual Personal Shopper": Gateway to customer satisfaction and intention to buy in online retailing**

In recent years, the Internet has become a significant marketplace. **E - commerce** and **online retailing** have been growing rapidly and increasing in popularity. Nevertheless, numerous studies have revealed that more than 70% of online consumers are not satisfied with their **online shopping** experience. One of the main reasons for this is impersonalized **online shopping** .

The main objective of this dissertation is to propose and test a theoretical model of the personalization of **online shopping** based on the Virtual Personal Shopper (VPS) through a laboratory experiment with the use of...

...personalization, this dissertation gives a historical background on personalization, discusses its importance in traditional and **online retailing** , reviews current trends and emerging problems among **online shopping** services, the first attempts toward online personalization, and the consequences of impersonalized **online retailing** .

Search Report from Ginger R. DeMille

This research is one of the first academic studies to generalize the existing knowledge base related to the field of **online retailing** personalization, to produce a new knowledge base, and to contribute to the knowledge base of...

...approach to investigating personalization, analyzes and determines interrelations and interactions among various elements of both **online retailing** and personalization, suggests an interpretation of the **online retailing** process vs. traditional retailing, formulates and proposes a theoretical model of VPS Online Personalization, determines the relationship between personalization of **online retailing** and customer satisfaction and intention to buy.

Through the laboratory experiment and post-experiment investigations ...

...of customer satisfaction and intention to buy as a result of VPS-based personalization of **online retailing**, in particular, whether a VPS-based personalized **online shopping** website is more effective than a non-personalized one. Two independent stimulus variables are the VPS-based personalized **online shopping** website (with and without musical accompaniment) vs. the non-personalized **online shopping website**. The group of **dependent** variables consisted of customer satisfaction and intention to buy.

Eighty qualified MBA students, experienced in both the traditional and the **online shopping** channels at major department stores, including high-end stores, were selected for participation in the...

...much higher volume of sales and, as a result, plays a vital role in the **online retailer**'s success. Therefore, the presence of the VPS in **online retailing** will serve as a gateway to the highest level of customer satisfaction and intention to...

17/3,K/8 (Item 3 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2003 ProQuest Info&Learning. All rts. reserv.

882422 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.

**WOMEN, CHILDREN AND THE STATE: A STUDY OF CHILD ENDOWMENT AND FAMILY ALLOWANCES IN AUSTRALIA 1916 - 1981**

Author: CASS, BETTINA

Degree: PH.D.

Year: 1984

Corporate Source/Institution: UNIVERSITY OF NEW SOUTH WALES (AUSTRALIA)  
(0423)

Source: VOLUME 46/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 1102.

...endowment and family allowances; the relationship between these policies and wage fixation; the relationship between **cash transfers** to mothers and taxation policies recognising family dependencies. These issues are studied in New South...

...state, adopting a class and gender analysis. In each period key primary documents and secondary **accounts** of the **child** endowment and family allowance debates are analysed in relation to economic and political conditions, wage...

...the implementations of child endowment and family allowances were utilised to facilitate wage restraint; (2) **cash transfers** to mothers were not adjusted routinely to living costs; (3) nevertheless, such

redistributive tax/transfer...

...and disadvantaged low income families.

The conclusions reached are: equal pay for women employees and **cash transfers** to mothers resulted in a greater share of income to women, challenging the breadwinner/dependant...

**17/3,K/9 (Item 1 from file: 99)**

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs  
(c) 2003 The HW Wilson Co. All rts. reserv.

2627935 H.W. WILSON RECORD NUMBER: BAST03146464

**An affiliated search system for an electronic commerce and software component architecture**

Paik, Incheon; Han, Tongwon; Oh, Dongik

Information and Software Technology v. 45 no8 (June 1 2003) p. 479-97

DOCUMENT TYPE: Feature Article ISSN: 0950-5849

**An affiliated search system for an electronic commerce and software component architecture**

ABSTRACT: This paper describes an **Electronic Commerce Goods Search System (ECGSS)** that has functions that increase the precision of search results through...

...general information gathering system with the infrastructure to accept every Internet communication protocol and access **control** is described. In this **affiliated** business transaction model, we classify Internet sites into two groups: a cooperative sites group, and...

**17/3,K/10 (Item 1 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2003, EBSCO Pub. All rts. reserv.

00645599 01BU10-002

**Give your site kid-appeal -- Children often decide where parents shop - and how long they stick around**

Crockett, Roger O

Business Week , October 1, 2001 , pEB8, 1 Page(s)

ISSN: 0007-7135

Suggests that business-to-consumer (B2C) **Web sites** should introduce features that appeal to **children**. Reports that 84 percent of online users say they enjoy cybershopping with their children, and...

Descriptors: **Children ; Electronic Shopping ; Family; Web Sites ; Interactivity**

**17/3,K/11 (Item 2 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2003, EBSCO Pub. All rts. reserv.

00610112 00FP09-001

**FamilyPC complete back-to-school guide**

Dumas, Lynne S; Epp, Tracy; Friedlander, Emily; Furger, Roberta

FamilyPC , September 1, 2000 , v7 n9 p79-92, 14 Page(s)

ISSN: 1076-7754

Search Report from Ginger R. DeMille

...children in four different age groups to help find the best software, hardware, and educational **Web sites** to prepare **children** for school. Offers a guide to **online shopping** sites to locate traditional school supplies such as pencils, notebooks, etc. Lists educational software from ...

... from Compaq (800) and the iMAC from Apple (800) as back-to-school tools for **children** ages six to eight. Offers **Web sites** such as Encarta Learning Zone, Kidsconnect, The Math League, The Nine Planets, and Your Science...

... Project Resource Guide for children ages nine through twelve. Includes more advanced hardware, software, and **Web sites** for teenage **children**. Includes 28 photos and seven screen displays. (bjp)

Descriptors: **Children** ; Education; Planning; **Purchasing** ; Software ; Hardware; **Web Sites**

17/3,K/12 (Item 3 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003, EBSCO Pub. All rts. reserv.

00604982 00IY06-003

**Trouble comes to Toy Land -- The crowded online toy business is starting to shake out. First to go are educational toysellers**

Couzin, Jennifer

Industry Standard, The , June 5, 2000 , v3 n21 p71-73, 2 Page(s)

ISSN: 1098-9196

Company Name: eToys; Toysmart.com; KBKids.com; RedRocket.com; Zany Brainy

... they earn it. Reports eToys' stock dropped from \$86 to \$6. Surmises the rules governing **e-commerce** retailers are changing and drastic price slashing to attract customers will fail. Contains one photo...

Descriptors: Toys; **Electronic Commerce** ; Business; **Web Sites** ; Internet; **Children** ; Marketing

17/3,K/13 (Item 4 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003, EBSCO Pub. All rts. reserv.

00560188 00IE02-017

**Understanding the Net's toughest customer -- Why it's worth targeting those elusive 13-and-under. And how to go about it, as a destination site or otherwise**

Gardner, Elizabeth

Internet World , February 1, 2000 , v6 n3 p66-75, 7 Page(s)

ISSN: 1081-3071

Describes how Web sites and **electronic commerce** companies can reach consumers that are age 13 and under. Reports that children shun sites...

... specifically designed for children, or those that are explicitly educational. Reports that the top ten **children's Web sites** are associated with popular offline brands such as the television networks, Nickelodeon and the Cartoon...

Descriptors: **Children** ; **Web Sites** ; **Electronic Commerce** ; Marketing; Advertising; **Internet Access**; Trends

Search Report from Ginger R. DeMille

17/3,K/14 (Item 5 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2003, EBSCO Pub. All rts. reserv.

00558195 00SE01-013

**Y not 2 K? Or, virtual is its own reward**

Chuck, Lysbeth B

Searcher: The Magazine for Database Professionals , January 1, 2000 , v8  
n1 p108-111, 4 Page(s)  
ISSN: 1070-4795

... something of interest has come from all this research: it is no mere coincidence that **e - commerce** is emerging, becoming more important and bringing about more changes just as people are recognizing...

...the Year 2000 problem is God's way of telling us that we have lost **control** over technology and become far too **dependent** on it. Includes a list of references. (KMD)

Descriptors: Year 2000; **Electronic Commerce** ; Stock Market;  
**Online Trading**; Computers and Society

17/3,K/15 (Item 6 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2003, EBSCO Pub. All rts. reserv.

00549725 99IY10-107

**Two steps forward, three steps back -- Reebok was one of the first brands to talk about the Net. But Roger Wood is one of the few at the company talking about e - commerce**

Kirsner, Scott

Industry Standard, The , October 11, 1999 , v2 n30 p205-208, 3 Page(s)

ISSN: 1098-9196

Company Name: Reebok International

URL: <http://www.reebok.com>

... the Net. But Roger Wood is one of the few at the company talking about e - commerce

...pace. Discusses former Omnipoint executive, Roger Cameron Wood, which Reebok hired as VP for global **e - commerce** , to take it into the Internet economy. Remarks that it has been an uphill battle...

... three sites: a relaunch, this month, of Reebok.com, Rockport.com, and Weebok.com, a **children** 's brand and Traxtar.com, a **Web site** for a new brand of **children** 's sneakers, with a microchip that records items such as distances walked. Traces Wood's...

17/3,K/16 (Item 7 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2003, EBSCO Pub. All rts. reserv.

00537689 99IE06-106

**To reach kids, sites market to parents -- Privacy concerns put focus on adults and on technology that lets kids do limited buying**

Grady, Barbara

Internet World , June 14, 1999 , v5 n22 p5, 1 Page(s)

ISSN: 1081-3071



Search Report from Ginger R. DeMille

... was addressed at Jupiter's Digital Kids 1999 conference in San Francisco, CA. Says that **retail Web sites** targeting **children** as customers face the risk of alienating parents, or losing them as customers. Adds that...

... teens in the 13 to 18 age group purchase or choose products online and that **online shopping** by teenagers will become a \$1.2 billion market in another three years. Says that retail site executives who attended the conference agree on the importance of proving that **online retail** sites are superior to brick-and-mortar outlets in efficiency, convenience, and customer information services...

Descriptors: **Children** ; **Internet** ; **Privacy**; **Retailing** ;  
**Electronic Commerce** ; **Web Sites** ; **Marketing**

17/3,K/17 (Item 8 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003, EBSCO Pub. All rts. reserv.

00528726 99IE03-003

**Viacom is latest cable TV giant to target Net -- New unit plans music, kid sites to mesh with MTV, Nickelodeon**

Murphy, Kathleen

Internet World , March 1, 1999 , v5 n8 p1, 4, 2 Page(s)

ISSN: 1081-3071

Company Name: Viacom New Media; Imagine Radio; Nvolve; Red Rocket

URL: <http://www.viacom.com> <http://www.imagineradio.com>

... MTV and VH1 properties will use to create a music site featuring customizable entertainment and **electronic** commerce . Adds that Viacom will also create an online service for children with a registered community, using other new acquisitions Nvolve, Inc., a Web site development firm, and Red Rocket, an **online retailer** of children's educational toys. Notes that content-rich Viacom has chosen a cautious, low ...

Descriptors: **Mergers/Acquisitions**; **Broadcast Communication**;  
**Electronic Commerce** ; **Children** ; **Web Sites** ; **Entertainment**

17/3,K/18 (Item 9 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003, EBSCO Pub. All rts. reserv.

00528625 99IE03-121

**Deconstructing... -- Design experts critique the best-known Web sites**

Internet World , March 8, 1999 , v5 n9 p46, 1 Page(s)

ISSN: 1081-3071

Company Name: BabyCenter

URL: <http://www.babycenter.com>

Descriptors: **Web Sites** ; **Design**; **Evaluation**; **Electronic Commerce** ; **Retailing**; **Children**

17/3,K/19 (Item 10 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003, EBSCO Pub. All rts. reserv.

00510566 98IE10-008

**Managing a safe, and profitable, kids' site -- FreeZone's preteens**

**frolic and chat, while a large staff of monitors keeps adults away**

Gardner, Elizabeth

Internet World , October 5, 1998 , v4 n32 p21, 26, 2 Page(s)

ISSN: 1081-3071

Company Name: Thomson Target Media

URL: <http://www.freezone.com>

Product Name: Curiocity FreeZone

Descriptors: **Web Sites ; Children ; Electronic Commerce ; Chat Rooms; Cookies**

**17/3,K/20 (Item 11 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003, EBSCO Pub. All rts. reserv.

00498464 98IE06-106

**Kids' sites see growth despite privacy furor -- Big plans by Disney, major advertisers lead to optimistic forecasts**

Epper Hoffman, Karen

Internet World , June 8, 1998 , v4 n21 p5, 1 Page(s)

ISSN: 1081-3071

Company Name: Disney Interactive; MamaMedia; Bonus.com

URL: <http://www.disney.com> <http://www.mamamedia.com> <http://www.bonus.com>

Reports a renewed interest in developing **children's Web sites**, fueled in part by the recent activities of Disney and major advertisers. Says Disney's...

... R Us, Pizza Hut, Gateway, Mattel, and Kellogg, have begun or increased their advertising on **children's Web sites**. Adds, however, that advertising revenue is still slow to reach the bottom line for content...

Descriptors: **Web Sites ; Demographics; Children ; Electronic Commerce ; Advertising**

**17/3,K/21 (Item 12 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003, EBSCO Pub. All rts. reserv.

00484141 98IH01-009

**It's my party -- Make it special, make it fun, and remember, mom and dad, a birthday party is all about kids**

Gregor, Anne

Internet Shopper , January 1, 1998 , v2 n1 p63-68, 4 Page(s)

ISSN: 1092-034X

Company Name: Boxed Birthdays

URL: <http://www.boxedbirthdays.com>

Presents a guide to **Web sites** offering **children's-party products**. Features capsule descriptions and addresses of: Boxed Birthdays, which was given the...

Descriptors: **Web Sites ; Children ; Entertainment; Electronic Shopping; Electronic Commerce**

**17/3,K/22 (Item 13 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003, EBSCO Pub. All rts. reserv.

Search Report from Ginger R. DeMille

00474111 97IH10-006

**Oh, baby -- Where to find everything from night lights to nappies**

Schwartz, Vira Mamchur

Internet Shopper , October 1, 1997 , v1 n3 p53-56, 4 Page(s)

ISSN: 1092-034X

Company Name: Internet Baby; Little Koala; Parents Place

Descriptors: **Web Sites ; Children ; Electronic Shopping ;**  
Information Sources; **Online Transaction Processing**

**17/3,K/23 (Item 14 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003, EBSCO Pub. All rts. reserv.

00465052 97LK07-010

**Web-Watch: home...**

LINK-UP , July 1, 1997 , v14 n4 p17-18, 2 Page(s)

ISSN: 0739-988X

Company Name: FamilyWare Products; Golden Bear Golf; BMW; OshKosh  
B'Gosh; StoryCraft

Product Name: FamilyCentral; NICKLAUS.COM; BMW CyberDrive; OshKosh  
B'Gosh Gift Gallery; StoryCraft

... OshKosh B'Gosh, which provides information on the company's  
children's clothing line and **online gift purchasing** ; and StoryCraft  
(\$30, 3-month subscription), an online story-development/fiction-writing  
tool from StoryCraft...

Descriptors: **Web Sites ; Information Sources; Home; Golf;**  
**Children ; Writing; Vendor Guide**

**17/3,K/24 (Item 15 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003, EBSCO Pub. All rts. reserv.

00465044 97LK07-002

**U.S. Postal Service has new Web site**

LINK-UP , July 1, 1997 , v14 n4 p1, 40, 2 Page(s)

ISSN: 0739-988X

Company Name: U.S. Postal Service

... tracking, and a children's section. Also notes that the Postal  
Service plans to provide **online purchasing** of stamps and related  
products in the near future. (kgh)

Descriptors: **Web Sites ; Business; Federal Government; Information**  
**Sources; Children ; Electronic Commerce ; Online Transa ction Proce**  
**ssing**

**17/3,K/25 (Item 1 from file: 256)**

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

(c)2003 Info.Sources Inc. All rts. reserv.

00146654 DOCUMENT TYPE: Review

**PRODUCT NAMES: Banks (830381)**

**TITLE: Web Greet's New Markets: Bank of America, JP Morgan Chase and**

Search Report from Ginger R. DeMille

HSBC...

AUTHOR: Bruno, Mark

SOURCE: Bank Technology News, v16 n3 p28(2) Mar 2003

ISSN: 1060-3506

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20030830

...estimate that about 40 percent of the Hispanic population in the U.S. is not **affiliated** with a bank, but over 30 percent of the same population is online, as compared...

...s content and provides the Safesend feature to allow BofA and non-BofA customers to **transfer money** into a Safesend card from any other **credit card** ; and Web-based ads on Spanish language sites.

17/3,K/26 (Item 2 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

(c)2003 Info.Sources Inc. All rts. reserv.

00144361

DOCUMENT TYPE: Review

PRODUCT NAMES: Clear2Pay (162019); Visa Direct (161071); euro (838144

TITLE: Visa Leaps into Euro P2P Market

AUTHOR: Arnfield, Robin

SOURCE: Bank Technology News, v15 n12 p15(1) Dec 2002

ISSN: 1060-3506

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20030630

...PRODUCT NAMES: 162019); Visa Direct...

TITLE: Visa Leaps into Euro P2P Market

P2P payments are becoming mainstream in Europe. **Visa** EU is getting ready to launch its cross-border P2P service, which will let Europeans send euro-denominated payments to each other using their **Visa** debit or **credit cards** . It's **Visa** Direct platform will permit low-cost **money transfers** throughout the euro zone, and transfers will be able to be initiated over the Internet...

...The move lets European banks enter the P2P arena by taking advantage of their existing **Visa** processing system, without having to invest in new technology. Banks may be able to generate critical mass and capture a market which until now has been largely **dependent** on alternative operators like PayPal. **Visa** Direct is based on software developed by Clear2Pay. Clear2Pay Core Platform includes APIs that link **Visa** Direct to each participating bank's core system. **Visa** will also offer anti money laundering and fraud prevention software as part of the package...

...COMPANY NAME: 740314); **Visa** International...

Search Report from Ginger R. DeMille

DESCRIPTORS: Banks; **Credit Cards**; E-Commerce; E-Payment; Foreign Exchange

17/3,K/27 (Item 3 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
(c)2003 Info.Sources Inc. All rts. reserv.

00121977 DOCUMENT TYPE: Review

PRODUCT NAMES: **Online Financial Services (840513); High School Age (837482)**

TITLE: **Creating The Online Piggybank: ...targeting young customers...**

AUTHOR: Lindenberg, Gregory R

SOURCE: Financial Service ONLINE, v5 n2 p42(5) Dec 1999

ISSN: 1093-1244

HOME PAGE: <http://www.financialserviceonline.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20000430

...serve as goodwill community builders...and get the lucrative family accounts.' A new type of **child -oriented Web site** has also begun to evolve from such third parties as iCanBuy and DoughNET that allow children to shop, save, and donate online. iCanBuy and DoughNET differ from other **e - commerce** sites for children because they both offer two types of accounts: credit capacity and bank...

...conventional banks, but some say the real advantages are with more aggressive virtual banks. Other **e - commerce** sites include AllowanceNT, Cyberoola, and RocketCash. Financial sites for children are mostly **e - commerce** portals and link with online e-tailers offering goods that attract those under 18. Some...

17/3,K/28 (Item 4 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
(c)2003 Info.Sources Inc. All rts. reserv.

00121405 DOCUMENT TYPE: Review

PRODUCT NAMES: **Politics (830372); Internet (833029)**

TITLE: **Wooing the Web Vote: Will Internet users be the soccer moms of the...**

AUTHOR: Wasserman, Elizabeth

SOURCE: Industry Standard, v3 n2 p88(3) Jan 24, 2000

ISSN: 1098-9196

HOME PAGE: <http://www.thestandard.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20000330

Search Report from Ginger R. DeMille

...pornography and other offensive Internet material will be popular in South Carolina. McCain supports the **Child Online Protection Act**, which would criminalize **Web sites** that deliberately make undesirable material available to minors. Bush supports this effort. Hatch, Bauer, and...

DESCRIPTORS: **E - Commerce** ; Government Regulations; **Internet** ; ISP  
(Internet Service Providers); Politics; Sales Tax

**17/3,K/29 (Item 5 from file: 256)**  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
(c)2003 Info.Sources Inc. All rts. reserv.

00119263 DOCUMENT TYPE: Review

PRODUCT NAMES: **Excite Product Finder (772836)**; **Virtual Database (772844)**  
; **mySimon (755141)**

TITLE: **Bot and Sold: Shopping bots can guarantee you the best price...**  
AUTHOR: Costa, Dan  
SOURCE: Computer Shopper, v19 n8 p122(2) Aug 1999  
ISSN: 0886-0556  
HOMEPAGE: <http://www.computershopper.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

REVISION DATE: 20020330

**Web shopping** is made easier through the use of bot technology, which is found in Excite's...

...s ceasing to offer comparison services for anything sold by Amazon. A bot not yet **affiliated** with a shopping **portal** or specific merchant is mySimon. mySimon can search 10,000,000 products from over 1...

DESCRIPTORS: Information Retrieval; **Internet Shopping** ; Portals; Search Engine Placement; Search Engines; Software Agents

**17/3,K/30 (Item 6 from file: 256)**  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00117277 DOCUMENT TYPE: Review

PRODUCT NAMES: **Company--PeopleSoft Inc (853593)**

TITLE: **PeopleSoft Taps Portal Partners**  
AUTHOR: Booker, Ellis  
SOURCE: InternetWeek, v768 p16(1) Jun 7, 1999  
ISSN: 0746-8121  
HOMEPAGE: <http://www.internetwk.com>

RECORD TYPE: Review  
REVIEW TYPE: Company

REVISION DATE: 20020703

Search Report from Ginger R. DeMille

HOMEPAGE: <http://www.family.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20010630

SmarterKids.com is an engrossing educational World Wide **Web site** for families with **children** from ages preschool to ninth grade. Tools and features allow parents to gauge their child's learning styles and capacities, test educational games, and **buy** products directly **online**. An on-site survey asks parents questions about their children's abilities in order to...

**17/3,K/33 (Item 1 from file: 474)**

DIALOG(R)File 474:New York Times Abs

(c) 2003 The New York Times. All rts. reserv.

07768386 NYT Sequence Number: 471151000327

**E - COMMERCE : CHARITABLE GROUPS DISCOVER NEW REVENUE IN RETAILING GOODS VIA THEIR OWN WEB SITES.**

Tedeschi, Bob

New York Times, Col. 1, Pg. 11, Sec. C

Monday March 27 2000

**E - COMMERCE : CHARITABLE GROUPS DISCOVER NEW REVENUE IN RETAILING GOODS VIA THEIR OWN WEB SITES.**

ABSTRACT:

Save the **Children** Foundation is using its **Web site** to sell ties, jewelry and other merchandise, and it expects to raise \$300,000 through...

**17/3,K/34 (Item 2 from file: 474)**

DIALOG(R)File 474:New York Times Abs

(c) 2003 The New York Times. All rts. reserv.

07706253 NYT Sequence Number: 008001990812

**HOW TO SPEND AN ALLOWANCE WITHOUT LEAVING HOME**

Slatalla, Michelle

New York Times, Col. 2, Pg. 1, Sec. G

Thursday August 12 1999

ABSTRACT:

Children are newest group to be pursued by **E - commerce** entrepreneurs; many new **Web sites** are encouraging **children** to **buy** from **on - line retailers** who sell items like clothing, toys, books, computer games and music; three new **on - line shopping** sites allow parents to set up children's accounts and either deposit minimum amount by ...

**17/3,K/35 (Item 3 from file: 474)**

DIALOG(R)File 474:New York Times Abs

(c) 2003 The New York Times. All rts. reserv.

00776942 NYT Sequence Number: 047720770913

**Asst Atty Gen John Shenefield tells Natl Bank Card Convention in**

Search Report from Ginger R. DeMille

Atlanta that bank -issued credit card holders were using cards to make economic transactions instead of obtaining credit. Adds that Justice Dept will keep its eyes on bank -issued cards as well as electric funds transfer systems. Notes that Dept would no longer ignore anti-competitive practices in bank card systems while focusing on EFT's. Notes that 80% of US banks were affiliated with at least one natl bank card system and had 75 million subscribers (S)..)

New York Times, Col. 2, Pg. 45

Tuesday September 13 1977

Asst Atty Gen John Shenefield tells Natl Bank Card Convention in Atlanta that bank -issued credit card holders were using cards to make economic transactions instead of obtaining credit. Adds that Justice Dept will keep its eyes on bank -issued cards as well as electric funds transfer systems. Notes that Dept would no longer ignore anti-competitive practices in bank card systems while focusing on EFT's. Notes that 80% of US banks were affiliated with at least one natl bank card system and had 75 million subscribers (S)..)

DESCRIPTORS: BANKS AND BANKING; BUSINESS PEOPLE (TIMES COLUMN); CONVENTIONS AND CONFERENCES; CREDIT CARDS AND ACCOUNTS; ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS)

17/3,K/36 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2003 The New York Times. All rts. reserv.

08080613 NYT Sequence Number: 000000001110

ICANBUY.COM

Wall Street Journal, Col. 4, Pg. 10, Sec. B

Friday November 10 2000

ABSTRACT:

ICanBuy.com, a Web site that helps children buy products online , says it has ceased operations due to lack of cash (S)

17/3,K/37 (Item 1 from file: 583)

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09870787

HKEx eyes Amex stake

US: SGX, HKEx vying for a stake in Amex

South China Morning Post (XKT) 10 Sep 2002

Language: ENGLISH

HKEx eyes Amex stake

US: SGX, HKEx vying for a stake in Amex

... a stake in the third-biggest stock exchange in the US, the American Stock Exchange ( Amex ). Amex has three product lines: options, exchange -traded funds (ETFs) and equities.

COMPANY: SINGAPORE EXCHANGE; SGX; HONG KONG EXCHANGES & CLEARING; HKEX; AMERICAN STOCK EXCHANGE; AMEX

PRODUCT: Games, Toys & Children 's Vehicles



17/3,K/38 (Item 2 from file: 583)

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09769722

Roynet posts big rise in Q1 profit

Thailand: Roynet invests in three new projects

Bangkok Post (XBN) 14 May 2002

Language: ENGLISH

... three new investment projects in Thailand. The said three key projects are as follows:- - the **electronic commerce** provider, Roynet **Online** ; - a new Internet software that can bar **children** from entering inappropriate **websites** called Klean Net; and - to distribute international calling cards on behalf of Thailand's Communications...

17/3,K/39 (Item 3 from file: 583)

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09555870

Women make waves on Web

SINGAPORE: WOMEN LOOK FOR EDUCATION, JOBS ON THE NET

Business Times (XBA) 04 Jul 2001 p.14

Language: ENGLISH

... women who spent slightly more than six hours. The Nielsen/NetRatings research also notes that **e - commerce** sites should provide content that is very focused, and Emarketers should note that most of...

... 16% since January. Singaporean women uses the Net more often for families, especially for educational **websites** for their **children** .

17/3,K/40 (Item 4 from file: 583)

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09470929

Softbank unit ties up with JCB in online settlement services

JAPAN: JCB, SOFTBANK COMMERCE IN ONLINE PAYMENT

Nikkei Net Interactive (ATM) 23 Feb 2001 NihonKeizai Shimbun online

Language: ENGLISH

... fund transfer service starting April 2001 under a joint effort between JCB Co, a major **credit card** firm and Softbank Commerce Corp, a personal computer retailer **affiliated** with Softbank Corp. Up to now, around 4,000 small- and medium-size e-commerce...

... transfers or payments in advance. However, the new service allows e-commerce clients to automatically **transfer funds** via online. Under the collaboration, corporate **credit card** deals will be inked between JCB and clients that plan to transact online purchases with Softbank Commerce. Additionally, the **credit card** firm will screen through credit standings of clients via online and facilitate online payments.

PRODUCT: **Credit Card Services**

17/3,K/41 (Item 5 from file: 583)

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09462518

Huge online theft hits HSBC

HONG KONG: CUSTOMER LOST HK\$ 900,000 ONLINE  
HongKong IMail (AUB) 15 Feb 2001 P. a4  
Language: ENGLISH

... com account after he was told that his account was overdrawn. The customer's HSBC **credit card** and personal identification number (PIN) were stolen. They were used to access the customer's online banking account and the **money** was **transferred** to two other **accounts** under the names of two **children**. The police is investigating the incident and the Hong Kong Monetary Authority (HKMA) will hold...

... discuss the case. It is believed that the intruder had obtained the account holder's **credit card** and **credit card** PIN number and use the card and the PIN to open an Internet banking account. HSBC said their Asset Vantage account holders can access Internet banking using their **credit card** PIN and **credit card** number. In addition, for convenience, their bank accounts at HSBC are linked. The Consumer Council...

... people to separate their identity numbers. They should use different identity number when using hotmail, **credit card**, or online banking accounts. \*...

17/3,K/42 (Item 6 from file: 583)

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09436656

DB 24 startet Kinderportal

GERMANY: DEUTSCHE BANK 24 BETTING ON CHILDREN  
Financial Times Deutschland (UAH) 09 Jan 2001 p.18  
Language: GERMAN

... in the branch and direct banking business> and Munich-based Kidz Vision started an internet **portal** for **children** aged between 6 and 12. Parents can transfer a sum to a virtual account. Their children can use this pocket-money account for the **online buying** of e.g. playthings <toys and/or computer games?>, school or sports equipment <pieces of...

17/3,K/43 (Item 7 from file: 583)

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09358868

Das Mobiltelefon wird zur elektronischen Geldbörse

GERMANY: PAYITMOBILE TO START FROM NOVEMBER 2000  
Frankfurter Allgemeine Zeitung (AUI) 06 Sep 2000 p.24  
Language: GERMAN

...a central computer so that the customers can choose whether they want to pay by **credit card**, **EC card** or **money transfer**. Payitmobile will cooperate with Gesellschaft für Zahlungssysteme, the largest German company

Search Report from Ginger R. DeMille

handling debit and **credit card** payments. Payments by WAP phone will be cost-free for the customers, while the dealers involved are to pay a turnover- **dependent** fee of under 1%.

**17/3,K/44 (Item 8 from file: 583)**

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09354829

Participara GasoPlus en transferencias de dinero

MEXICO: GASOPLUS TO PROVIDE MONEY GRAM SERVICES

El Financiero (Mexico) (ANS) 30 Aug 2000 Online

Language: SPANISH

... payments in Mexican petrol stations, will become an authorized agent of Money Gram, a US **money transfer** company. The service will start on September 1st 2000 through petrol stations **affiliated** to GasoPlus in Mexico. Currently, as many as 500 petrol stations have agreed to provide...

... to compete with other agencies of Money Gram in Mexico such as Banamex, Wal-Mart, **American Express** and Gigante. There are 120 **money transfer** companies in Mexico, of which only two share the biggest market quota: Money Gram and...

COMPANY: GIGANTE; **AMERICAN EXPRESS** ; WAL-MART; BANAMEX; MONEY GRAM; GASOPLUS

**17/3,K/45 (Item 9 from file: 583)**

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09279920

Teens rewarded for e-shopping

HONG KONG: **E - COMMERCE WEBSITE FOR CHILDREN**

The HongKong Standard (XKR) 03 May 2000 p.b2

Language: ENGLISH

HONG KONG: **E - COMMERCE WEBSITE FOR CHILDREN**

FunnyMoney.com has launched an **e - commerce website** for **children** and young adults aged between 13 and 24. Children could purchase items at discounts and...

... transactions are settled by Mastercard. International Data Corporation expects the global annual growth rate of **e - commerce** revenues to reach 109%. The revenues are expected to reach HK\$ 218bn in 2003. Expenses...

**17/3,K/46 (Item 10 from file: 583)**

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09246910

SNP aims to be the Amazon.com of Asia, says CEO

SINGAPORE: SNP'S BIG PLANS FOR **E - COMMERCE**

Business Times (XBA) 06 Mar 2000 p.5

Language: ENGLISH

Search Report from Ginger R. DeMille

SINGAPORE: SNP'S BIG PLANS FOR **E - COMMERCE**

... and let it become the Asian Amazon.com. myepb now sells textbooks, assessment books, and **children** 's books on its **Web site** . The site will become a full range cyber-bookstore in June 2000. It hopes to...

**17/3,K/47 (Item 11 from file: 583)**

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09224323

Metaloon forms first Internet portal

HONG KONG: FASHION WEBSITE AVAILABLE

Sing Tao Daily (XKL) 14 Jan 2000 P. b19

Language: CHINESE

...50/50 joint venture with fashion retailer I.T. to promote online fashion and gift **e - commerce** . The website, izzue.com, will be set up with an initial investment of HK\$ 25mn...

...stores. Netalone.com and I.T. expect 70% of the website's income will be **e - commerce** and 30% will be from online advertising. The service will be available in Hong Kong...

...com, Netalone.com will launch two websites in the next few weeks. One of the **websites** is for **children** and the other is for commercial activities. Netalone.com is discussing with several U.S...

**17/3,K/48 (Item 12 from file: 583)**

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09213754

Netalone puts \$180mn into six portals

HONG KONG: NETALONE PLANS 6 PORTAL SITES

South China Morning Post (XKT) 17 Dec 1999 p.b3

Language: ENGLISH

Netalone.com plans to set up 6 **portal** sites which cover lifestyle, **children** publication, financial, exhibition and travel in first 3 quarter of 1999 with investment of HK...

... which will hold 51% stake. Netalone will raise up to HK\$200mn to fund its **e - commerce** projects. It will also set up a venture fund US\$20mn-US\$30mn. \*...

**17/3,K/49 (Item 13 from file: 583)**

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09201182

Egmont-satsning i dyb krise

DENMARK: EGMONT TO REDUCE INTERNET ACTIVITIES

Berlingske Tidende (XSL) 23 Nov 1999 p.1

Language: DANISH

... has decided to reduce Internet activities of its subsidiary Egmont

Search Report from Ginger R. DeMille

Online, which offer entertainment and **e - commerce portal** services. The **children** 's channel Kids will be closed down by the beginning of December. Moreover, according to...

17/3,K/50 (Item 14 from file: 583)

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09140641

Walhalla next for Telstra

AUSTRALIA: TELSTRA TO TIE UP WITH WALHALLA

The Australian (XAA) 03 Aug 1999 p.21, 22

Language: ENGLISH

...Australia soon. The partnership will concentrate on the Kidz.net product that is designed for **children** and has 500,000 pre-tested **websites**. Telstra has also concluded its AU\$ 50 mn deal with Solution 6 Holdings for a...

... stake in the software company. The partnership is part of Telstra's efforts to develop **ecommerce** and Web technologies.

17/3,K/51 (Item 15 from file: 583)

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09072495

Gates gets retail therapy

UK: MICROSOFT MAKES **E - COMMERCE** SIMPLER

The Times (TS) 10 Mar 1999 p.7 (supp)

Language: ENGLISH

UK: MICROSOFT MAKES **E - COMMERCE** SIMPLER

Microsoft has developed software to make **shopping** on the **web** an easier process. Its service is called Microsoft Passport and is essentially a cyber wallet...

... your credit card number and delivery preferences once you have registered at Microsoft's MSN **website**. Then at **affiliated shopping web sites** that support Microsoft Passport people can shop be single-clicking. Normally you would need to...

17/3,K/52 (Item 16 from file: 583)

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09055227

Pepsi unveils "one-stop" music site

UK: PEPSI LAUNCHES MUSIC PORTAL WEBSITE

Marketing Week (MW) 28 Feb 1999 p.36

Language: ENGLISH

... link. with music, Pepsi, the US based soft drinks group has launched an online music **portal** site, and **dependent** upon how popular the site is, BMP interAction, which devised the site strategy hopes to...

Search Report from Ginger R. DeMille

... However, the deal may have to be renegotiated if Pepsi tries to develop any overall **e - commerce** deal.

**17/3,K/53** (Item 17 from file: 583)  
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05498030  
Children's savings rates fall to a Scrooge-like 1%  
UK - **CHILDREN 'S ACCOUNT RATES DECLINE**  
Times (TS) 12 December 1992 p22

UK - **CHILDREN 'S ACCOUNT RATES DECLINE**

UK: **Children 's accounts** are paying out low rates of interest, with some accounts giving about 1% gross on...

... GBP1. The majority of children would profit from a better rate if they were to **transfer** their **money** to an adult's account with the same minimum balance. Article gives details of the **children 's savings accounts** on offer.

**17/3,K/54** (Item 18 from file: 583)  
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04926366  
Personal **funds transfer** to run on new **Visa** network  
EUROPE - NEW SERVICES TO RUN ON VISANET 2000  
Financial Technology Bulletin (FTB) 0 February 1992 p1-4

Personal **funds transfer** to run on new **Visa** network

**Visa** , card group, is launching a range of new services to run on VisaNet 2000, an...

... extended article begins by looking at the low cost, person-to-person service for international **money transfer** that is about to be launched by a group of **Visa - affiliated** banks in Europe. The service is designed to enable funds deposited by a **Visa** cardholder in one country to be drawn out by a designated recipient at a bank...

COMPANY: **VISA**  
?



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